

District of: Ontario  
Division No. 09 - Toronto  
Court No. 31-3122616  
Estate No. 31-3122616

\_FORM 68\_  
Notice of Bankruptcy, First Meeting of Creditors  
(Subsection 102(1) of the Act)

Original  Amended

In the Matter of the Bankruptcy of  
A & R ROOFING AND REPAIRS INC.  
of the City of Toronto,  
in the Province of Ontario

Take notice that:

1. A & R ROOFING AND REPAIRS INC. filed (or was deemed to have filed) an assignment (or a bankruptcy order was made against A & R ROOFING AND REPAIRS INC.) on the 30th day of August 2024 and the undersigned, Goldhar & Associates Ltd., was appointed as trustee of the estate of the bankrupt by the official receiver (or the Court); subject to affirmation by the creditors of the trustee's appointment or substitution of another trustee by the creditors.
2. The first meeting of creditors of the bankrupt will be held on the 18th day of September 2024 at 1:00 PM at 1220 Eglinton Avenue West, Toronto, ON or <https://us06web.zoom.us/j/88972143638?pwd=a58lyYKQfqap45oz7mYFe8yvTT89Sn.1>, Meeting ID 889 7214 3638 Passcode 547648.
3. To be entitled to vote at the meeting, a creditor must file with the trustee, before the meeting, a proof of claim and, where necessary, a proxy.
4. Enclosed with this notice are a proof of claim form, proxy form and list of creditors with claims amounting to \$25 or more showing the amounts of their claims.
5. Creditors must prove their claims against the estate of the bankrupt to share in any distribution of the proceeds realized from the estate.

Dated at the City of Toronto in the Province of Ontario, this 30th day of August 2024.

Goldhar & Associates Ltd. - Licensed Insolvency Trustee

## Goldhar & Associates Ltd

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1220 Eglinton Avenue West  
Toronto ON M6C 2E3  
Phone: (855) 541-5114 Fax: (905) 361-0488

District of:  
 Division No. -  
 Court No.  
 Estate No.

Original

Amended

-- Form 78 --

Statement of Affairs (Business Bankruptcy) made by an entity  
 (Subsection 49(2) and Paragraph 158(d) of the Act / Subsections 50(2) and 62(1) of the Act)

In the Matter of the Bankruptcy of  
 A & R ROOFING AND REPAIRS INC.  
 of the City of Toronto,  
 in the Province of Ontario

To the bankrupt:

You are required to carefully and accurately complete this form and the applicable attachments showing the state of your affairs on the date of the bankruptcy, on the 29th day of August 2024. When completed, this form and the applicable attachments will constitute the Statement of Affairs and must be verified by oath or solemn declaration.

LIABILITIES (as stated and estimated by the officer)		ASSETS (as stated and estimated by the officer)	
1. Unsecured creditors as per list "A" .....	5.00	1. Inventory .....	0.00
Balance of secured claims as per list "B" .....	44,533.78	2. Trade fixtures, etc. ....	1.00
Total unsecured creditors .....	44,538.78	3. Accounts receivable and other receivables, as per list "E"	
2. Secured creditors as per list "B" .....	2.00	Good .....	0.00
3. Preferred creditors as per list "C" .....	0.00	Doubtful .....	0.00
4. Contingent, trust claims or other liabilities as per list "D"	0.00	Bad .....	0.00
estimated to be reclaimable for .....		Estimated to produce .....	0.00
Total liabilities .....	44,540.78	4. Bills of exchange, promissory note, etc., as per list "F" ...	0.00
Surplus .....	NIL	5. Deposits in financial institutions .....	0.00
		6. Cash .....	0.00
		7. Livestock .....	0.00
		8. Machinery, equipment and plant .....	0.00
		9. Real property or immovable as per list "G" .....	0.00
		10. Furniture .....	0.00
		11. RRSPs, RRIFs, life insurance, etc. ....	0.00
		12. Securities (shares, bonds, debentures, etc.) .....	0.00
		13. Interests under wills .....	0.00
		14. Vehicles .....	1.00
		15. Other property, as per list "H" .....	0.00
		If bankrupt is a corporation, add:	
		Amount of subscribed capital .....	100.00
		Amount paid on capital .....	100.00
		Balance subscribed and unpaid .....	0.00
		Estimated to produce .....	0.00
		Total assets .....	2.00
		Deficiency .....	44,538.78

I, Richard A Cardona Gaviria, of the City of Toronto in the Province of Ontario, do swear (or solemnly declare) that this statement and the attached lists are to the best of my knowledge, a full, true and complete statement of the affairs of the Corporation on the 29th day of August 2024 and fully disclose all property of every description that is in my possession or that may devolve on me in accordance with the Act.

SWORN (or SOLEMNLY DECLARED) remotely by Richard A Cardona Gaviria stated as being located in the City of Toronto in the Province of Ontario before me at the City of Toronto in the Province of Ontario, on this 29th day of August 2024 in accordance with provincial Regulation on Administering Oath or Declaration Remotely.



*Panneet Singh*

S.Q.G.H.V.H.Z.F.Q.H.N.4.J.9.X.N

Panneet Singh, Commissioner of Oaths  
 For the Province of Ontario  
 Goldhar & Associates Ltd.  
 Expires February 28, 2025

Richard A Cardona Gaviria

District of:  
 Division No. -  
 Court No.  
 Estate No.

FORM 78 -- Continued

In the Matter of the Bankruptcy of  
**A & R ROOFING AND REPAIRS INC.**  
 of the City of Toronto,  
 in the Province of Ontario  
 List "A"  
 Unsecured Creditors

A & R ROOFING AND REPAIRS INC.

No.	Name of creditor	Address	Unsecured claim	Balance of claim	Total claim
1	Agueci & Calabretta Barristers & Solicitors Attn: Lee Guarino Counsel for TD Bank	5700 Yonge St., Suite 1110 Toronto ON M2M 4K2	1.00	0.00	1.00
2	CRA - Tax - Ontario 825986334 RT, RC & RP	Shawinigan-Sud National Verification and Collection Centre 4695 Shawinigan-Sud Blvd Shawinigan-Sud QC G9P 5H9	1.00	0.00	1.00
3	Ministry of Finance - ON PST, EHT & Other Taxes Attn: Mrs. Asta Alberry	Ministry of Revenue 33 King Street West 6th Floor Oshawa ON L1H 8H5	1.00	0.00	1.00
4	The Toronto-Dominion Bank C/O FCT Default Solutions CV-24-00000309-0000	PO Box 2514, Station B London ON N6A 4G9	1.00	44,533.78	44,534.78
5	Workplace Safety and Insurance Board Attn: Eric Kupka 4888557	200 Front St W, 22nd Floor Toronto ON M5V 3J1	1.00	0.00	1.00
<b>Total:</b>			<b>5.00</b>	<b>44,533.78</b>	<b>44,538.78</b>

29-Aug-2024

Date



Richard A Cardona Gaviria

District of:  
 Division No. -  
 Court No.  
 Estate No.

FORM 78 -- Continued

In the Matter of the Bankruptcy of  
**A & R ROOFING AND REPAIRS INC.**  
 of the City of Toronto,  
 in the Province of Ontario  
 List "B"  
 Secured Creditors

A & R ROOFING AND REPAIRS INC.

No.	Name of creditor	Address	Amount of claim	Particulars of security	When given	Estimated value of security	Estimated surplus from security	Balance of claim
1	The Toronto-Dominion Bank C/O FCT Default Solutions CV-24-00000309-0000	PO Box 2514, Station B London ON N6A 4G9	44,535.78	Business Assets - Trade Fixtures - Inventory and equipment  Motor Vehicles - Automobile - 2011 - Ford (non-operational, likely Scrap) - 1FTVX1EF8BKD77512		1.00  1.00		44,533.78
<b>Total:</b>			<b>44,535.78</b>			<b>2.00</b>	<b>0.00</b>	<b>44,533.78</b>

29-Aug-2024

Date



Richard A Cardona Gaviria

District of:  
Division No. -  
Court No.  
Estate No.

FORM 78 -- Continued

In the Matter of the Bankruptcy of  
A & R ROOFING AND REPAIRS INC.  
of the City of Toronto,  
in the Province of Ontario  
List "C"  
Preferred Creditors for Wages, Rent, etc.

A & R ROOFING AND REPAIRS INC.

No.	Name of creditor	Address and occupation	Nature of claim	Period during which claim accrued	Amount of claim	Amount payable in full	Difference ranking for dividend
Total:					0.00	0.00	0.00

29-Aug-2024

Date



Richard A Cardona Gaviria

District of:  
Division No. -  
Court No.  
Estate No.

FORM 78 -- Continued

In the Matter of the Bankruptcy of  
A & R ROOFING AND REPAIRS INC.  
of the City of Toronto,  
in the Province of Ontario  
List "D"  
Contingent or Other Liabilities

A & R ROOFING AND REPAIRS INC.

No.	Name of creditor or claimant	Address and occupation	Amount of liability or claim	Amount expected to rank for dividend	Date when liability incurred	Nature of liability
Total:			0.00	0.00		

29-Aug-2024

Date



Richard A Cardona Gaviria

District of:  
Division No. -  
Court No.  
Estate No.

FORM 78 -- Continued

In the Matter of the Bankruptcy of  
A & R ROOFING AND REPAIRS INC.  
of the City of Toronto,  
in the Province of Ontario  
List "E"  
Debts Due to the Bankrupt  
A & R ROOFING AND REPAIRS INC.

No.	Name of debtor	Address and occupation	Nature of debt	Amount of debt (good, doubtful, bad)	Folio of ledgers or other book where particulars to be found	When contracted	Estimated to produce	Particulars of any securities held for debt
			Total:	0.00 0.00 0.00			0.00	

29-Aug-2024

Date



Richard A Cardona Gaviria

District of:  
Division No. -  
Court No.  
Estate No.

FORM 78 -- Continued

In the Matter of the Bankruptcy of  
A & R ROOFING AND REPAIRS INC.  
of the City of Toronto,  
in the Province of Ontario  
List "F"

Bills of Exchange, Promissory Notes, Lien Notes, Chattel  
Mortgages, etc., Available as Assets

A & R ROOFING AND REPAIRS INC.

No.	Name of all promissory, acceptors, endorsers, mortgagors, and guarantors	Address	Occupation	Amount of bill or note, etc.	Date when due	Estimated to produce	Particulars of any property held as security for payment of bill or note, etc.
				Total:	0.00	0.00	

29-Aug-2024

Date



Richard A Cardona Gaviria



District of:  
Division No. -  
Court No.  
Estate No.

FORM 78 -- Continued

In the Matter of the Bankruptcy of  
A & R ROOFING AND REPAIRS INC.  
of the City of Toronto,  
in the Province of Ontario  
List "G"  
Real Property or Immovables Owned by Bankrupt

A & R ROOFING AND REPAIRS INC.

Description of property	Nature of bankrupt interest	In whose name does title stand	Total value	Particulars of mortgages, hypothecs, or other encumbrances (name, address, amount)	Equity or surplus
			Total:	0.00	0.00

29-Aug-2024

Date



Richard A Cardona Gaviira

District of:  
 Division No. -  
 Court No.  
 Estate No.

FORM 78 -- Concluded

In the Matter of the Bankruptcy of  
 A & R ROOFING AND REPAIRS INC.  
 of the City of Toronto,  
 in the Province of Ontario  
 List "H"  
 Property

A & R ROOFING AND REPAIRS INC.  
 FULL STATEMENT OF PROPERTY

Nature of property	Location	Details of property	Original cost	Estimated to produce
(a) Stock-in-trade			0.00	0.00
(b) Trade fixtures, etc.		Inventory and equipment	1.00	1.00
(c) Cash in financial institutions			0.00	0.00
(d) Cash on hand			0.00	0.00
(e) Livestock			0.00	0.00
(f) Machinery, equipment and plant			0.00	0.00
(g) Furniture			0.00	0.00
(h) Life insurance policies, RRSPs, etc.			0.00	0.00
(i) Securities			0.00	0.00
(j) Interests under wills, etc.			0.00	0.00
(k) Vehicles		Automobile - 2011 - Ford (non-operational, likely Scrap) - 1FTVX1EF8BKD77512	0.00	1.00
(l) Taxes			0.00	0.00
(m) Other			0.00	0.00
			<b>Total:</b>	<b>2.00</b>

29-Aug-2024

Date



Richard A Cardona Gaviria

District of: Ontario  
Division No. 09 - Toronto  
Court No. 31-3122616  
Estate No. 31-3122616

FORM 31 / 36  
Proof of Claim / Proxy  
In the Matter of the Bankruptcy of  
A & R ROOFING AND REPAIRS INC.  
of the City of Toronto,  
in the Province of Ontario

All notices or correspondence regarding this claim must be forwarded to the following address:

\_\_\_\_\_  
\_\_\_\_\_

In the matter of the bankruptcy of A & R ROOFING AND REPAIRS INC. of the City of Toronto in the Province of Ontario and the claim of \_\_\_\_\_, creditor.

I, \_\_\_\_\_, of the city of \_\_\_\_\_, a creditor in the above matter, hereby appoint \_\_\_\_\_, of \_\_\_\_\_, to be my proxyholder in the above matter, except as to the receipt of dividends, \_\_\_\_\_ (with or without) power to appoint another proxyholder in his or her place.

I, \_\_\_\_\_ (name of creditor or representative of the creditor), of the city of \_\_\_\_\_ in the province of \_\_\_\_\_ do hereby certify:

1. That I am a creditor of the above named debtor (or I am \_\_\_\_\_ (position/title) of \_\_\_\_\_, creditor).

2. That I have knowledge of all the circumstances connected with the claim referred to below.

3. That the debtor was, at the date of bankruptcy, namely the 30th day of August 2024, and still is, indebted to the creditor in the sum of \$ \_\_\_\_\_, as specified in the statement of account (or affidavit or solemn declaration) attached and marked Schedule "A", after deducting any counterclaims to which the debtor is entitled. (The attached statement of account or affidavit must specify the vouchers or other evidence in support of the claim.)

4. (Check and complete appropriate category.)

A. UNSECURED CLAIM OF \$ \_\_\_\_\_

(other than as a customer contemplated by Section 262 of the Act)

That in respect of this debt, I do not hold any assets of the debtor as security and

(Check appropriate description.)

Regarding the amount of \$ \_\_\_\_\_, I claim a right to a priority under section 136 of the Act.

Regarding the amount of \$ \_\_\_\_\_, I do not claim a right to a priority.

(Set out on an attached sheet details to support priority claim.)

B. CLAIM OF LESSOR FOR DISCLAIMER OF A LEASE \$ \_\_\_\_\_

That I hereby make a claim under subsection 65.2(4) of the Act, particulars of which are as follows:

(Give full particulars of the claim, including the calculations upon which the claim is based.)

C. SECURED CLAIM OF \$ \_\_\_\_\_

That in respect of this debt, I hold assets of the debtor valued at \$ \_\_\_\_\_ as security, particulars of which are as follows:

(Give full particulars of the security, including the date on which the security was given and the value at which you assess the security, and attach a copy of the security documents.)

D. CLAIM BY FARMER, FISHERMAN OR AQUACULTURIST OF \$ \_\_\_\_\_

That I hereby make a claim under subsection 81.2(1) of the Act for the unpaid amount of \$ \_\_\_\_\_

(Attach a copy of sales agreement and delivery receipts.)

E. CLAIM BY WAGE EARNER OF \$ \_\_\_\_\_

That I hereby make a claim under subsection 81.3(8) of the Act in the amount of \$ \_\_\_\_\_,

That I hereby make a claim under subsection 81.4(8) of the Act in the amount of \$ \_\_\_\_\_,

F. CLAIM BY EMPLOYEE FOR UNPAID AMOUNT REGARDING PENSION PLAN OF \$ \_\_\_\_\_

That I hereby make a claim under subsection 81.5 of the Act in the amount of \$ \_\_\_\_\_,

That I hereby make a claim under subsection 81.6 of the Act in the amount of \$ \_\_\_\_\_,

G. CLAIM AGAINST DIRECTOR \$ \_\_\_\_\_

*(To be completed when a proposal provides for the compromise of claims against directors.)*

That I hereby make a claim under subsection 50(13) of the Act, particulars of which are as follows:

*(Give full particulars of the claim, including the calculations upon which the claim is based.)*

H. CLAIM OF A CUSTOMER OF A BANKRUPT SECURITIES FIRM \$ \_\_\_\_\_

That I hereby make a claim as a customer for net equity as contemplated by section 262 of the Act, particulars of which are as follows:

*(Give full particulars of the claim, including the calculations upon which the claim is based.)*

5. That, to the best of my knowledge, I \_\_\_\_\_ (am/am not) (or the above-named creditor \_\_\_\_\_ (is/is not)) related to the debtor within the meaning of section 4 of the Act, and \_\_\_\_\_ (have/has/have not/has not) dealt with the debtor in a non-arm's-length manner.

6. That the following are the payments that I have received from, and the credits that I have allowed to, and the transfers at undervalue within the meaning of subsection 2(1) of the Act that I have been privy to or a party to with the debtor within the three months (or, if the creditor and the debtor are related within the meaning of section 4 of the Act or were not dealing with each other at arm's length, within the 12 months) immediately before the date of the initial bankruptcy event within the meaning of Section 2 of the Act: (Provide details of payments, credits and transfers at undervalue.)

7. *(Applicable only in the case of the bankruptcy of an individual.)*

Whenever the trustee reviews the financial situation of a bankrupt to redetermine whether or not the bankrupt is required to make payments under section 68 of the Act, I request to be informed, pursuant to paragraph 68(4) of the Act, of the new fixed amount or of the fact that there is no longer surplus income.

I request that a copy of the report filed by the trustee regarding the bankrupt's application for discharge pursuant to subsection 170(1) of the Act be sent to the above address.

Dated at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Individual Creditor

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Name of Corporate Creditor

Per \_\_\_\_\_  
Name and Title of Signing Officer

Return To:

Phone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Goldhar & Associates Ltd. - Licensed Insolvency Trustee

\_\_\_\_\_  
1220 Eglinton Avenue West  
Toronto ON M6C 2E3  
Fax: (905) 361-0488  
E-mail: poc@goldhar.ca

NOTE: If an affidavit is attached, it must have been made before a person qualified to take affidavits.

WARNINGS: A trustee may, pursuant to subsection 128(3) of the Act, redeem a security on payment to the secured creditor of the debt or the value of the security as assessed, in a proof of security, by the secured creditor.

Subsection 201(1) of the Act provides severe penalties for making any false claim, proof, declaration or statement of account.

## **CHECKLIST FOR PROOFS OF CLAIM**

This checklist is provided to assist you in preparing the accompanying proof of claim form and, where required, proxy form in a complete and accurate manner. Please specifically check each requirement.

### **PROOF OF CLAIM**

- ▶ The signature of a witness is required;
- ▶ The claim must be signed personally by the individuals;
- ▶ If the creditor is a corporation, the full and complete legal name of the company or firm must be stated;
- ▶ Give the complete address, including postal code, where all notices or correspondence is to be forwarded, the name of the person to contact, the phone number and fax number.

### **PARAGRAPH 1**

- ▶ Please state your name, city of residence, and if you are completing the declaration for a corporation or another person, your position or title.

### **PARAGRAPH 3**

- ▶ State the date of bankruptcy, proposal of receivership and the amount of your claim;
- ▶ A detailed statement of account must be attached and must show the date, number and amount of all the invoices, charged credits or payments;
- ▶ A statement of account is not complete if it begins with an amount brought forward;
- ▶ The amount of the statement of account must agree with the amount claimed on the proof of claim.

### **PARAGRAPH 4**

- ▶ An ordinary creditor must check subparagraph A. A preferred creditor must set out on an attached schedule the particulars of your priority;
- ▶ A secured creditor must check subparagraph C. You must insert the value at which you assess each of your securities and provide a certified true copy of the security documents as registered.

### **PARAGRAPH 5**

Strike out “are” or “are not” as applicable to you. You would be considered a related person if:

- ▶ You are related to blood or marriage to the debtor;
- ▶ If the debtor is a corporation and you were a shareholder or if your company was controlled by the same shareholders as the debtor corporation.

### **PARAGRAPH 6**

All creditors must attach a detailed list of all payments or credits received or granted, as follows:

- ▶ Within the 3 months preceding the bankruptcy or proposal, if the creditor and the debtor are not related;
- ▶ Within 12 months preceding the bankruptcy or proposal, if the creditor and debtor are related.

In the case of an individual’s bankruptcy only, you may request some or all of the items stated after paragraph 6.

### **GENERAL PROXY**

A creditor may appoint a proxy by completing the proxy form, if the creditor is a corporation, the proxy form must be completed in the corporate name and signature witness.

### **NOTES**

- ▶ Only creditors who have filed claims in the proper manner before the time appointed for the meeting of creditors are entitled to vote;
- ▶ A creditor may vote either in person or by proxy;
- ▶ A debtor may not be appointed a proxy at any meeting of his creditors;
- ▶ The trustee may be appointed as a proxy to for any creditors;
- ▶ A corporation may vote by an authorized agent at the meeting of creditors;
- ▶ In order to have the right to vote, a person must himself be a creditor or be the holder of a property executed proxy showing the name of the creditor;
- ▶ Only creditors who filed claims in the proper form with the trustee are entitled to share in any distribution that may be made.