

# LIQ14

## Notice of final account prior to dissolution in CVL



Companies House

TUESDAY



\*AB661YTS\*

A05

14/06/2022

#139

COMPANIES HOUSE

### 1 Company details

Company number

Company name in full **CINDERELLA SHOES LIMITED**

**Filling in this form**  
Please complete in typescript or in  
bold black capitals.

### 2 Liquidator's name

Full forename(s) **UMANG**

Surname **PATEL**

### 3 Liquidator's address

Building name/number **C/o Neum Insolvency, Suite 9, Amba House**

Street **15 College Road**

Post town **Harrow**

County/Region **Middlesex**

Postcode **H A 1 1 B A**

Country **United Kingdom**

### 4 Liquidator's name ①

Full forename(s)

Surname

**① Other liquidator**  
Use this section to tell us  
about another liquidator.

### 5 Liquidator's address ②

Building name/number

Street

Post town

County/Region

Postcode

Country

**② Other liquidator**  
Use this section to tell us  
about another liquidator.

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6

## Liquidator's release

☐ Tick if one or more creditors objected to liquidator's release.

7

## Final account

☒ I attach a copy of the final account.

8

## Sign and date

Liquidator's signature

Signature

X

*[Handwritten Signature]*

X

Signature date

d

1

d

3

m

0

m

6

y

2

y

0

y

2

y

2

# LIQ14

## Notice of final account prior to dissolution in CVL



### Presenter information

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name

Jwalant Patel

Company name

Neum Insolvency

Address

Suite 9, Amba House

15 College Road

Post town

Harrow

County/Region

Middlesex

Postcode

H A 1 1 B A

Country

United Kingdom

DX

Telephone

020 8795 3429



### Checklist

**We may return forms completed incorrectly or with information missing.**

**Please make sure you have remembered the following:**

- ☒ The company name and number match the information held on the public Register.
- ☒ You have attached the required documents.
- ☒ You have signed the form.



### Important information

**All information on this form will appear on the public record.**



### Where to send

**You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:**

The Registrar of Companies,  
Companies House, Crown Way, Cardiff,  
Wales, CF14 3UZ. DX 33050 Cardiff.



### Further information

For further information please see the guidance notes on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse) or email [enquiries@companieshouse.gov.uk](mailto:enquiries@companieshouse.gov.uk)

This form is available in an alternative format. Please visit the forms page on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

# **CINDERELLA SHOES LIMITED**

**Company Number: 05124280**

**Liquidator's Final Account  
to Members and Creditors  
Dated 12 April 2022**

# **CINDERELLA SHOES LIMITED - IN LIQUIDATION**

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- 6** Conclusion

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- B** Receipts and Payments Account from 10 October 2021 to 12 April 2022, and cumulatively from 10 October 2019 to 12 April 2022
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## CINDERELLA SHOES LIMITED - IN LIQUIDATION

### 1 Introduction

- 1.1 I, Umang Patel of Neum Insolvency, Suite 9, Amba House, 15 College Road, Harrow, Middlesex HA1 1BA was appointed as Liquidator of Cinderella Shoes Limited on 10 October 2019.
- 1.2 Information about the way that we will use, and store personal data on insolvency appointments can be found in the attached Privacy Notice at **Appendix F**.
- 1.3 This report provides progress on the outcome of the liquidation of the Company for the period 10 October 2021 to 12 April 2022. This report should be read in conjunction with any previous reports that have been issued, copies of which are available on request.
- 1.4 The trading address of the Company was Unit A11, Charles House, Bridge Road, Southall, Middlesex UB2 4BD.
- 1.5 The registered office of the Company was changed to C/o Suite 9, Amba House, 15 College Road, Harrow, Middlesex, HA1 1BA and its registered number is 05124280.
- 1.6 The Statutory information relating to the Company is attached at **Appendix A**.

### 2 Receipts and Payments

- 2.1 A summary of the Liquidator's Receipts and Payments Account relating to the Company for the relevant period of 10 October 2021 to 12 April 2022 together with a comparison to the directors' Statement of Affairs, which provides details of the remuneration charged and expenses incurred and paid by the Liquidator, is attached at **Appendix B**. A summary of the Liquidator's Receipts and Payments for the period from appointment from 10 October 2019 to 12 April 2022, is attached at **Appendix B**.

### 3 Work undertaken by the Liquidator

This section of the report provides creditors with an overview of the work undertaken in the liquidation since the date of my appointment, together with information on the overall outcome of the liquidation.

#### ***Administration (including statutory compliance & reporting)***

- 3.1 The Liquidator must comply with certain statutory obligations under the Insolvency Act 1986 and other related legislation. Details about the work I anticipated undertaking in this regard was outlined previously and I would confirm that in this period of the liquidation, there are no particular matters to report to creditors because of which the cost of the liquidation increased disproportionately.
- 3.2 As noted in my initial fees estimate/information, this work has not necessarily brought any financial benefit to creditors, but is work required on every case by statute, or best practice.

#### ***Realisation of Assets***

- 3.3 Work done by the liquidator, his staff and any third parties engaged to assist the liquidator in realising the Company's assets will provide a financial benefit to creditors. This may involve realising assets to facilitate a distribution to secured creditors of the Company only (from which a Prescribed Part fund may be derived for the benefit of unsecured creditors) or may, depending on realisations and the extent of any 3<sup>rd</sup> party security, result in a distribution to the preferential and/or unsecured creditors of the Company.

#### ***Contribution from Director***

- 3.4 The director contributed a sum of £4,800 towards the costs of liquidation.

## **CINDERELLA SHOES LIMITED - IN LIQUIDATION**

### **Bank Interest**

- 3.5 Interest of £0.11 has been received in the bank account since the date of appointment.

### **Other Assets**

- 3.6 I would advise that no further assets have come to light that may be pursued by me for the benefit of creditors.

### **Creditors (claims and distributions)**

- 3.7 Further information on the outcome for creditors in this case can be found at section 4 of this report. A liquidator is not only required to deal with correspondence and claims from unsecured creditors, but also those of any secured and preferential creditors of the Company. This may involve separate reporting to any secured creditor and dealing with distributions from asset realisations caught under their security, most typically a debenture as well as dealing with the general handling of communications with stakeholders, such as customers and suppliers.
- 3.8 Claims from preferential creditors typically involve employee claims under their employment contract and payments made on behalf of the Company by the Redundancy Payments Service following dismissal.
- 3.9 The above work will not necessarily bring any financial benefit to creditors generally and the more creditors there are on an assignment, the higher the resultant cost will usually be, however a liquidator is required by statute to undertake this work.

### **Investigations**

- 3.10 The Liquidator was required to undertake some of the work to comply with legislation such as the Company Directors' Disqualification Act 1986 (CDDA 1986) and Statement of Insolvency Practice 2 – Investigations by Office Holders in Administration and Insolvent Liquidations. The investigation did not reveal any asset recoveries and cannot bring any financial benefit to creditors that could have been pursued for their benefit.
- 3.11 My report on the conduct of the Directors of the Company to the Department for Business, Energy & Industrial Strategy under the CDDA 1986 was submitted in accordance with statutory timescales and is confidential.
- 3.12 The Liquidator carried out an initial review of the Company's affairs in the period prior to appointment. This included seeking information and explanations from the director by means of questionnaires and interviews; making enquiries of the Company's accountants; reviewing information received from creditors; and collecting and examining the Company's bank statements, accounts and other records.
- 3.13 The information gleaned from this process was also carried out with the objective of making an initial assessment of whether there were any matters that may lead to any recoveries for the benefit of creditors. This included any potential claims which may be brought against parties, either connected to or who have past dealings with the Company. This initial assessment was completed and reported in my previous report. Since then the Liquidator did not identify further assets or actions which could lead to a recovery for creditors.

## **4 Outcome for Creditors**

### **Secured Creditors**

- 4.1 The Company created a debenture in favour of HSBC Bank Plc registered on 5 January 2012 conferring fixed and floating charges over its assets, and personally guaranteed by the director. The bank was owed £28,671.96 and has made no recovery from the Company.

## CINDERELLA SHOES LIMITED - IN LIQUIDATION

### ***Preferential Creditors***

- 4.2 I have not received any preferential claims from the former employees or subrogated preferential claims from the National Insurance Fund in respect of the former employees claims.

### ***Unsecured Creditors***

- 4.3 I had received a claim of £5,032.88 from two unsecured creditors.
- 4.4 I can confirm that the realisations are insufficient to declare a dividend to the unsecured creditors and a formal notice of no dividend to creditors was included with my initial report.
- 4.5 The provisions of Section 176A of the Insolvency Act 1986 are not applicable and the amount paid to creditors by virtue of this section is Nil.

## **5 Liquidator's Remuneration & Expenses**

### ***Pre-appointment Costs***

- 5.1 The fixed fee for assisting the director to convene the meetings of shareholders and creditors pursuant to the Insolvency Act 1986 and to prepare the Statement of Affairs, was in the amount of £4,000 plus VAT. This has been drawn from the asset realisations of the Company.

### ***Post-appointment Costs***

- 5.2 The creditors approved that the basis of the Liquidator's remuneration be fixed by reference to the time properly spent by the Liquidator and his staff in managing the Liquidation at the commencement of the liquidation.
- 5.3 The Liquidator's time costs were charged (exc. VAT) as follows:

	Incurred (£)	Paid (£)
Time costs, since appointment on 10 October 2019 to 9 October 2021	8,466.60	370.87
Time costs, for the period 10 October 2021 to 12 April 2022	1,983.40	Nil
<b>Total</b>	<b>10,430.00</b>	<b>370.87</b>

- 5.4 My time costs for the period from 10 October 2021 to 12 April 2022 are £1,983.40. This represents 6.77 hours at an average rate of £293.10 per hour. Attached at **Appendix C** is a SIP9 Time Analysis which provides details of the activity costs incurred by staff grade during this period in respect of the costs fixed by reference to time properly spent by me and my staff in managing the Liquidation.
- 5.5 A narrative explanation of the work undertaken by the Liquidator during the Period can be found at Section 3 of this report and I confirm that I have not drawn any fees during the period from 10 October 2021 to 12 April 2022 on account of my accrued time costs. The total amount drawn since the commencement of liquidation is £370.87 and the balance of the time costs and additional closure costs of £500 will be written off.
- 5.6 You will recall that I provided creditors with my fees estimate prior to the agreement of the basis of my remuneration as time costs. The majority of my time costs incurred in administration and investigation work required as per the statute. The approved fees estimate currently in force imposes an overall cap on my fees of £21,800. I would confirm that my fees have not exceeded the estimate approved by creditors.



## CINDERELLA SHOES LIMITED - IN LIQUIDATION

- 5.7 Attached as **Appendix D** is additional information in relation to the Liquidator's fees and the expenses and disbursements incurred in the liquidation.
- 5.8 A copy of 'A Creditors' Guide to Liquidators' Fees' is available on request from Neum Insolvency free of charge to creditors of the Company or it can be downloaded from the R3's website <https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/more/29114/page/1/guide-to-liquidators-fees/>
- 6 Conclusion**
- 6.1 This Final Account will conclude my administration of this case. The Notice accompanying at **Appendix E**, explains creditors rights on receipt of this information and also when I will vacate office and obtain my release as Liquidator
- 6.2 Should you have any queries, then please contact Jay Rathod of this office, email [Jay@neuminsolvency.co.uk].

Yours faithfully



**Umang Patel**

Liquidator

*Umang Patel is Licensed as an Insolvency Practitioner in the United Kingdom by the Institute of Chartered Accountants in England and Wales*

## CINDERELLA SHOES LIMITED - IN LIQUIDATION

### Appendix A

#### STATUTORY INFORMATION

**COMPANY NUMBER:** 05124280 (England and Wales)

**NAME OF COMPANY:** Cinderella Shoes Limited

**NATURE OF BUSINESS:** Wholesaler and Retailer of Hardware Products

**DATE OF INCORPORATION:** 11 May 2004

**REGISTERED OFFICE ADDRESS:** Neum Insolvency  
Suite 9, Amba House  
15 College Road, Harrow  
Middlesex HA1 1BA

**FORMER REGISTERED** Laxmi House  
2-B Draycott Avenue  
Harrow, Middlesex  
HA3 0BU

**TRADING ADDRESS:** Unit A11, Charles House  
Bridge Road, Southall  
Middlesex UB2 4BD

**DIRECTORS:** Satpal Singh Kukreja (20/10/2016– Present)

**AUTHORISED SHARE CAPITAL:** 100 Ordinary Share of £1 each

**ISSUED SHARE CAPITAL:** 100 Ordinary Share of £1 each

**SHAREHOLDERS:** Satpal Singh Kukreja £100

**BANKERS:** HSBC Bank Plc

**SECURITY AND CHARGES:** Fixed & Floating Charge over the Company's assets including Goodwill, Furniture and Fittings, Book debts etc. The debenture was granted on 30 December 2011 and registered at Companies House on 5 January 2012

#### LIQUIDATOR'S DETAILS

**LIQUIDATOR'S NAME AND ADDRESS:** Umang Patel  
of Neum Insolvency  
Suite 9, Amba House  
15 College Road, Harrow  
Middlesex HA1 1BA

**OFFICE HOLDER NUMBER:** 18790

**DATE OF APPOINTMENT:** 10 October 2019

**BY WHOM APPOINTED:** Members and Creditors

**Cinderella Shoes Limited**  
**(In Liquidation)**  
**Liquidator's Summary of Receipts & Payments**

Statement of Affairs £		From 10/10/2021 To 12/04/2022 £	From 10/10/2019 To 12/04/2022 £
	<b>COSTS OF REALISATION</b>		
NIL	Goodwill and Intellectual Property	NIL	NIL
		NIL	NIL
	<b>SECURED CREDITORS</b>		
(28,671.96)	HSBC Bank Plc	NIL	NIL
		NIL	NIL
	<b>ASSET REALISATIONS</b>		
	Bank Interest Gross	NIL	0.11
	Contribution from Director	NIL	4,800.00
1,500.00	Stock	NIL	NIL
		NIL	4,800.11
	<b>COST OF REALISATIONS</b>		
	Liquidator's Remuneration	NIL	370.87
	Office Holder's Bond	NIL	264.00
	Statement of Affairs Fee	NIL	4,000.00
	Statutory Advertising	NIL	165.24
		NIL	(4,800.11)
	<b>UNSECURED CREDITORS</b>		
(1,000.00)	HM Revenue & Customs - Corp Tax	NIL	NIL
(2,000.00)	HM Revenue & Customs - PAYE/NIC	NIL	NIL
(3,000.00)	HM Revenue & Customs - VAT	NIL	NIL
(329,402.12)	Trade & Expense Creditors	NIL	NIL
		NIL	NIL
	<b>DISTRIBUTIONS</b>		
(100.00)	Ordinary Shareholders	NIL	NIL
		NIL	NIL
<b>(362,674.08)</b>		<b>NIL</b>	<b>(0.00)</b>
	<b>REPRESENTED BY</b>		
			<b>NIL</b>

*Umang Patel*

Umang Patel  
Liquidator

# Time Entry - SIP9 Time & Cost Summary

1135282 - Cinderella Shoes Limited  
All Post Appointment Project Codes  
From: 10/10/2021 To: 12/04/2022

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Admin & Planning	0.00	0.70	0.00	3.77	4.47	1,040.40	232.91
Case Specific Matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	0.00	2.30	0.00	0.00	2.30	943.00	410.00
Investigations	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realisation of Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	0.00	3.00	0.00	3.77	6.77	1,983.40	293.10
Total Fees Claimed						0.00	
Total Disbursements Claimed						0.00	

## Time Entry - SIP9 Time & Cost Summary

1135282 - Cinderella Shoes Limited  
All Post Appointment Project Codes  
From: 10/10/2019 To: 12/04/2022

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Admin & Planning	6.20	4.80	0.00	8.55	19.55	7,088.00	362.56
Case Specific Matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	0.20	5.20	0.00	0.00	5.40	2,242.00	415.19
Investigations	2.00	0.00	0.00	0.00	2.00	1,100.00	550.00
Realisation of Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Hours</b>	<b>8.40</b>	<b>10.00</b>	<b>0.00</b>	<b>8.55</b>	<b>26.95</b>	<b>10,430.00</b>	<b>387.01</b>
<b>Total Fees Claimed</b>						<b>0.00</b>	
<b>Total Disbursements Claimed</b>						<b>0.00</b>	

## Additional Information in Relation to the Liquidator's Fees, Expenses &amp; Disbursements

## 1 Staff Allocation and the Use of Sub-Contractors

- 1.1 The general approach to resourcing our assignments is to allocate staff with the skills and experience to meet the specific requirements of the case.
- 1.2 The constitution of the case team will usually consist of a Partner, a Manager, and an Administrator or Assistant. The exact constitution of the case team will depend on the anticipated size and complexity of the assignment and the experience requirements of the assignment.

## 2 Professional Advisors

- 2.1 On this assignment we have used the professional advisors listed below. We have also indicated alongside, the basis of our fee arrangement with them, which is subject to review on a regular basis.

Name of Professional Advisor	Basis of Fee Arrangement	10 October 2019 to 9 October 2021		10 October 2021 to 12 April 2022		Cumulative	
		Incurred (£)	Paid (£)	Incurred (£)	Paid (£)	Incurred (£)	Paid (£)
Ashwells Nationwide (Agents and valuers)	Fixed Fee	500.00	Nil	Nil	Nil	500.00	Nil

- 2.2 Our choice was based on our perception of their experience and ability to perform this type of work, the complexity and nature of the assignment and the basis of our fee arrangement with them.

## 3 Liquidator's Expenses &amp; Disbursements

*Summary of Liquidator's expenses*

- 3.1 A summary of the expenses paid by the Liquidator during the Period can be found in the Receipts and Payments account at Appendix A. An outline of the total expenses paid during the Liquidation can be found in the Receipts and Payments account at Appendix B.
- 3.2 Category 1 disbursements do not require approval by creditors. The type of disbursements that may be charged as a Category 1 disbursement to a case generally comprise of external supplies of incidental services specifically identifiable to the case, such as postage, case advertising, invoiced travel and external printing, room hire and document storage. Also chargeable will be any properly reimbursed expenses incurred by personnel in connection with the case.

Disbursements	10 October 2019 to 9 October 2021		10 October 2021 to 12 April 2022		Cumulative	
	Incurred	Paid	Incurred	Paid	Incurred	Paid
	£	£	£	£	£	£
Statutory Advertising	264.00	264.00	Nil	Nil	264.00	264.00
Office Holder's Bond	165.24	165.24	Nil	Nil	165.24	165.24
<b>Total</b>	<b>429.24</b>	<b>429.24</b>	<b>Nil</b>	<b>Nil</b>	<b>429.24</b>	<b>429.24</b>

## CINDERELLA SHOES LIMITED - IN LIQUIDATION

- 3.3 Category 2 expenses do require approval. These are costs which are directly referable to the appointment in question but are not payments which are made to an independent third party and may include shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis such as internal room hire, document storage or business mileage. Details of Category 2 expenses charged by this firm (where appropriate) were provided at the time the Liquidator's fees were approved by the members.

No Category 2 expenses were charged to the case.

### 4 Charge-Out Rates

Neum Insolvency's current charge-out rates effective from 10 October 2019 are detailed below. Please note this firm records its time in minimum units of 6 minutes.

	(Per hour) £
Insolvency Practitioner/Partner	550
Manager	410
Administrator	200
Support Staff	150

# **CINDERELLA SHOES LIMITED - IN LIQUIDATION**

**Company Registration Number: 05124280**

**Appendix E**

## **IN THE INSOLVENCY ACT 1986**

### **Notice of Final Account under R6.28 of the Insolvency (England and Wales) Rules 2016**

NOTICE IS HEREBY GIVEN to the Company's creditors that:

#### **Release of Liquidator**

- 1 The Company's affairs are fully wound up.
- 2 The Liquidator will vacate office under Section 171 of the Insolvency Act 1986 on delivering the Final Account to the Registrar of Companies at the end of the period of eight weeks from the delivery of this notice. The notice delivered will state whether any creditor has objected to the Liquidator's release.

#### **Creditors' Right to Information**

- 3 Within 21 days of the receipt of this Final Account, a secured creditor or an unsecured creditor (with the concurrence of at least 5% in value of the unsecured creditors or any unsecured creditor with the permission of the court) may request in writing that the Liquidator provide further information about his remuneration or expenses included within the Final Account.

#### **Creditors' Right to Challenge the Liquidator's Remuneration and Expenses**

- 4 Any secured creditor, or an unsecured creditor (with the concurrence of at least 10% in value of the unsecured creditors) may within 8 weeks of receipt of this Final Account, make an application to court on the grounds that, in all the circumstances, the basis fixed for the Liquidator's remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Liquidator, as set out in the Final Account, are excessive.
- 5 A creditor may object to the release of the Liquidator by giving notice in writing to the Liquidator by the end of the period of 8 weeks from the delivery of this notice. However, if any request for information or any application to court is made, the period will run until that request or application is finally determined.
- 6 The affairs of the Company are not fully wound up until the latest of the events noted in 3 & 4 above and any requests for further information or applications to court made under these sections having been finally determined.
- 7 The Liquidator will be released under Section 173 of the Insolvency Act 1986 at the same time as vacating office unless any of the creditors have objected to this, in which case the Liquidator will apply to the Secretary of State for his release in the alternative.



**Umang Patel**

Liquidator

*Umang Patel is licensed as an Insolvency Practitioner in the United Kingdom by the Institute of Chartered Accountants in England and Wales*

Date: 12 April 2022

**Umang Patel, the Liquidator whose address is Neum Insolvency Ltd, Suite 9, Amba House, 15 College Road, Harrow, Middlesex, HA1 1BA may be contacted at this address or by telephone on 020 3411 9598 or via email at [Umang@neuminsolvency.co.uk](mailto:Umang@neuminsolvency.co.uk).**





## PRIVACY NOTICE

### Appendix F

#### Use of personal information

We process personal information to enable us to carry out our work as insolvency practitioners which includes processing data that was held by companies/individuals before our appointment together with data collected during an insolvency procedure or a fixed charge receivership. Our legal obligation to process personal data arises from work we are required to carry out under insolvency and other related legislation.

Insolvency practitioners are Data Controllers of personal data in so far as defined by data protection legislation. Umang Patel will act as Data Processor on their instructions about personal data in relation to an insolvency procedure or fixed charge receivership.

Personal data will be kept secure and processed only for matters relating to the insolvency procedure being dealt with.

#### The data we may process

The personal data may process in most cases by insolvency practitioners will be basic details that may identify an individual and will typically be sufficient to allow us to carry out our work as insolvency practitioners, for example, dealing with the claims of individuals who are owed monies by the companies/individuals over whom we have been appointed.

However, insolvency practitioners may be appointed over entities that process personal data that is considered more sensitive, for example health records and this sensitive data will usually have been created before our appointment. Although we will take appropriate steps to safeguard sensitive data (or to destroy it where it is appropriate to do so), subject to limited exceptions, for example, where we identify previous conduct and/or action that requires further investigation, we will not be processing sensitive data.

#### Sharing information

We may share personal data with third parties where we are under a legal or regulatory duty to do so, or it is necessary for the purposes of undertaking our work as insolvency practitioners. We may also share personal data to lawfully assist the police or other law enforcement agencies with the prevention and detection of crime, where disclosure is necessary to protect the safety or security of any persons and/or otherwise as permitted by the law.

#### How long will we hold it?

Personal data will be retained for as long as any legislative or regulatory requirement requires us to hold it. Typically, this may be up to 6 years after which it will be destroyed.

#### What are your rights?

You have the right to receive the information contained in this document about how your personal data may be processed by us.

You also have the right to know that we may be processing your personal data and, in most circumstances, to have information about the personal data of yours that we hold, and you can ask for certain other details such as what purpose we may process your data for and how long we will hold it.

Individuals have the right to request that incorrect or incomplete data is corrected and in certain circumstances, you may request that we erase any personal data on you which may be held or processed as part of our work as insolvency practitioners. If you have any complaints about how we handle your personal data, please contact Umang Patel [Umang@neuminsolvency.co.uk] of Neum Insolvency, Suite 9, Amba House, 15 College Road, Harrow, Middlesex HA1 1BA, so we can resolve the issue, where possible. You also have the right to lodge a complaint about any use of your information with the Information Commissioners Office (ICO), the UK data protection regulator.