In accordance with Rule 2.41 of the Insolvency (England & Wales) Rules 2016

CVA3

Notice of supervisor's progress report in voluntary arrangement

Companies House

WEDNESDAY

A7YPVGQ8
A18 06/02/2019 #183
COMPANIES HOUSE

1 Company details

Company number	0 0 7 5 1 2 9 7
Company name in full	Deltaflow Limited

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

2 Supervisor's name

Full forename(s)	Michael
Surname	Rose

3 Supervisor's address

Building name/number	M1 Insolvency
Street	Gothic House
	Barker Gate
Post town	Nottingham
County/Region	
Postcode	N G 1 1 J U
Country	

4 Supervisor's name ❶

Full forename(s)	
Surname	

❶ **Other supervisor**
Use this section to tell us about another supervisor.

5 Supervisor's address ❷

Building name/number	
Street	
Post town	
County/Region	
Postcode	
Country	

❷ **Other supervisor**
Use this section to tell us about another supervisor.

CVA3

Notice of supervisor's progress report in voluntary arrangement

6 Date of voluntary arrangement

Date	d 1 d 5 m 1 m 2 y 2 y 0 y 1 y 7

7 Period of progress report

Date from	d 1 d 5 m 1 m 2 y 2 y 0 y 1 y 7
Date to	d 1 d 4 m 1 m 2 y 2 y 0 y 1 y 8

8 Progress report

☑ I attach a copy of the progress report

9 Sign and date

Supervisor's signature	Signature X X
Signature date	d 0 5 m 0 2 y 2 0 1 9

CVA3

Notice of supervisor's progress report in voluntary arrangement

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: Michael Rose

Company name: M1 Insolvency

Address: Gothic House
Barker Gate
Nottingham

Post town:

County/Region:

Postcode: N G 1 1 J U

Country:

DX:

Telephone: 0115 941 1467

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 and dated 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 or email 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

Supervisor's
Annual Progress Report to Creditors
for the Year Ended 14 December 2018

DELTAFLOW LIMITED

Company Voluntary Arrangement (CVA)

5 February 2019

CONTENTS

1	Introduction
2	Progress of the CVA
3	Creditors
4	Supervisor's Remuneration
5	Supervisor's Expenses and Disbursements
6	Distributions
7	Estimated Outcome
8	Other Business

APPENDICES

A	Receipts and Payments Account from 15 December 2017 to 14 December 2018
B	Additional Information in relation to Supervisor's fees
C	Statement of Affairs
D	Schedule of Group Insurance Policies
E	Privacy Notice

1 Introduction

1.1 *You will recall that I was appointed Supervisor of the following Companies:*

Aldway Eight Limited
Bill Switchgear Limited
Delta (DCC) Limited
Delta Enfield Limited
Johnson & Phillips Limited
Solent Repetition Limited
Aldway (DBB) Limited
Aldway Stamping Limited
Delta Circuit Protection and Controls Limited
Delta Metal Products Limited
Delta Rods (West Bromwich) Limited
Delta Rods Wolverhampton Limited
Deltaflow Limited
Druryway 250 Limited
Druryway One Limited
Druryway P & S Limited
Druryway PSE Limited
Druryway Samba Limited
Elkington & Co Limited
Elkington Mansill Booth Limited
Enfield Rolling Mills Limited
Lancashire Repetition Limited
Monmer Foundry Limited

(the **Companies**)'s CVA, on 15 December 2017. By way of reminder, the CVA provided in the main for industrial disease claims from former employees and any future claims to be handled in the five-year period and, if appropriate, settled by Delta Limited, the parent Company.

1.2 The CVA provides for the ongoing support from Marsh Limited, the claims handlers, and Bostock White Accountants.

1.3 This report now provides an update on the progress in the CVA in accordance with R2.41 of the Insolvency (England & Wales) Rules 2016. At Appendix A, I have provided an account of my Receipts and Payments for the year from 15 December 2017 to 14 December 2018 (**the Period**) with a comparison to the Directors' Statement of Affairs values.

1.4 Information about the way that we will use, and store personal data on insolvency appointments can be found in the attached Privacy Notice.

2 Progress of the CVA

2.1 The Companies are all subsidiaries of Delta Limited. The seventeen Companies listed in 2.2 were moved from Members Voluntary Liquidation and the following six we placed directly into CVA:

Aldway Eight Limited
Bill Switchgear Limited
Delta (DCC) Limited
Delta Enfield Limited
Johnson & Phillips Limited
Solent Repetition Limited

Voluntary Contributions

2.2 As previously reported, all the Companies have no or minimal assets. The only contributions in the CVA are the payments made by Delta Limited. I applied to the High Court of Justice Business & Property Court in Birmingham to defer the dissolution of 17 of the Companies formerly in Members Voluntary Liquidation until 15 December 2022:

Aldway (DBB) Limited
Aldway Stamping Limited
Delta Metal Products Limited
Delta Rods (West Bromwich) Limited
Delta Rods Wolverhampton Limited
Deltaflow Limited
Druryway 250 Limited
Druryway One Limited
Druryway P & S Limited
Druryway PSE Limited
Druryway Samba Limited
Elkington & Co Limited
Elkington Mansill Booth Limited
Enfield Rolling Mills Limited
Lancashire Repetition Limited
Monmer Foundry Limited
Delta Circuit and Controls Protection Limited

2.3 The above Companies changed their registered office in the period from c/o M1 Insolvency, Cumberland House, 35 Park Row, Nottingham NG1 6EE to 42-50 Hersham Road, Walton on Thames, Surrey KT12 1RZ.

2.4 All twenty-three Companies then changed their registered offices to Elder House, St Georges Business Park, 207 Brooklands Road, Weybridge, Surrey KT13 0TS.

2.5 All original directors of the former MVL companies resigned in the period and were replaced by Mr Timothy Perry Francis and Mr Roger Andrew Massey, with the exception of Delta Circuit Protection and Controls Limited whose directors remain Mr John Peter Narcisco and Ms Janet Anne Ford.

Employee Claims

2.6 Marsh Limited have continued to handle claims received in the period for all 23 companies.

2.7 The following is a summary of the current position:

Claims at outset of CVA	80
Claims received in the period	26
Claims settled and closed	(12)
Claims rejected and closed	(30)
Ongoing claims (unsecured claims)	64

2.8 To date Delta Limited have contributed £143,052 in settlement of claims in the period.

2.9 I also enclose as Appendix D a summary of the insurance policies for each company.

3 Creditors

Preferential Creditors

3.1 There are no preferential creditors' claims in this arrangement.

Unsecured Creditors

3.2 The only unsecured creditors identified on the statement of affairs related to Delta Limited and Bostock White Accountants.

3.3 I am informed by Bostock White that their fees have been settled in full by Delta Limited in the sum of £2,310 plus VAT on 10 January 2018.

3.4 Under the terms of the CVA, Delta Limited does not require settlement of the sums due.

3.5 At the date of this report Marsh Limited is handling 64 ongoing claims against the 23 companies.

4 Supervisor's Remuneration

4.1 Creditors approved that the basis of the Supervisor's remuneration be agreed as a set amount of £27,500. At the date of this report, I would confirm that £7,500 has been invoiced

in the period in accordance with the arrangement and I am awaiting settlement from Delta Limited.

4.2 I have also invoiced my nominee's fee of £25,000 in the period, which is also awaiting settlement by Delta Limited.

4.3 It was disclosed to the meeting that the Nominee incurred legal fees for advice in respect of employee liability claims from Gateley Plc in the sum of £30,000 plus VAT and disbursements.

4.4 An initial payment of £1,773 plus disbursements of £366 was paid by Delta Limited prior to the date of this report.

4.5 The balance of Gateley Plc's fees for assisting with the move to CVA totalling £28,227 plus disbursements of £756 have been paid by Delta Limited in the period of this report.

4.6 Attached, as Appendix B is additional information in relation to our policy on staffing, the use of sub-contractors and the expenses and disbursements of the CVA.

4.7 A copy of the guide to insolvency practitioners' fees in a Voluntary Arrangement has already been provided. Further copies are available on request.

4.8 As the CVA has now entered its second year, a further Supervisor's fee of £5,000 is now due.

5 Supervisor's Expenses and Disbursements

5.1 The following expenses and disbursements have been incurred since my appointment as Supervisor:

	Paid in the period covered by this report by Delta Limited £	**Incurred but not paid to date £**	**Total anticipated cost £**
Solicitors' costs	7,510	775	10,000
Solicitors' disbursements	4,980	-	5,000
Specific penalty bond	-	1,380	1,380
Software system	-	125	125
Category 2 disbursements			
Letters @ £1	-	19	30
Reports @ £3	-	60	360

6 Distributions

6.1 As previously reported, Bostock White's claim in the sum of £2,310 plus VAT was settled in full by Delta Limited.

6.2 Employee claims settled by Delta Limited resulted in payments of £143,052 in the period.

7 Estimated Outcome

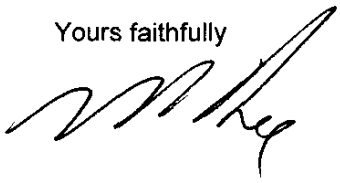
7.1 All claims received in the period of the CVA will continue to be handled by Delta Limited and their appointed representatives.

8 Other Business

8.1 It was noted that, whilst the CVA proposals issued to creditors correctly included the Statements of Affairs, they were omitted from the copies filed at Companies House. The documents have therefore been included as Appendix C to this Report which will then be filed at Companies House.

Should you require further information at any time, please do not hesitate to contact Michael Rose of this office.

Yours faithfully



Michael Rose
Supervisor of the Voluntary Arrangement

Encs

Deltaflow Limited

Receipts and Payments Account for the Period from 15 December 2017 to 14 December 2018.

	Statement of Affairs	15 Dec 2017 to 14 Dec 2018
RECEIPTS		
		-
PAYMENTS		
Bostock White	100	-
Employee claims	4	
Delta Limited	34658	
Balance in hand		Nil

Appendix B

Additional Information in Relation to Supervisor's Fees

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.

1.3 We have not utilised the services of any subcontractors in this case.

2 Professional Advisors

Name of Professional Advisor	Basis of Fee Arrangement
Gateley Plc (legal advice)	Hourly rate and disbursements

2.1 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 Supervisor's Disbursements

3.1 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.

3.2 Category 2 disbursements do require approval from creditors. These disbursements can include costs incurred by M1 Insolvency for the provision of services which include an element of recharged overhead, for example, room hire or document storage.

3.3 Details of the Supervisor's disbursements and expenses incurred to date may be found in the body of the report.

Insolvency (England and Wales)
Rules 2016
Rules 2.11, 2.6
(Formerly form 1.6)

CVA Statement of Affairs

Court Reference Number:

IN THE HIGH COURT OF JUSTICE
CHANCERY DIVISION
COMPANIES COURT

[[ ] District Registry] OR [Companies Court]]

OR

[In the County Court at [ ]]

IN THE MATTER OF DELTAFLOW LIMITED

AND

IN THE MATTER OF THE INSOLVENCY ACT 1986

If not a UK Registered Company or an unregistered company see r. 1.6

DELTAFLOW LIMITED REGISTERED NUMBER 00751297

(a) Enter full name of company to which this statement of affairs relates

Statement as to affairs of (a) DELTAFLOW LIMITED

(b) Inset date, the statement must be made up to a date not earlier than 2 weeks before the date of the proposal

as at (b)

PART A
The particulars and other information shown in this statement of affairs and any continuation sheets give a full and complete statement of the company's affairs as at 10 November 2017.

Show the company's financial position by completing all the pages of this form, which will then be the company's statement of affairs.

PART B
STATEMENT OF TRUTH

I believe that the facts stated:

1. In this Statement of Affairs and any continuation sheets; and
2. In the declaration in Part A above are true.

Signed

(d) The statement of affairs must be verified by a statement of truth made by at least one director (IR 2016 r2.11(5))

(d) Liquidator

(e) Enter your full name including title, Full Name first name, any middle names and surname

Full Name (e) Michael Rose

Date 17 Nov 2017

A - Summary of Assets

Note: divide assets into categories for easy identification giving an estimated value for each category

Assets	Value
Assets subject to fixed charge:	Nil
Assets subject to floating charge:	Nil
Uncharged assets:	Nil

Signature

Date 17 Nov 2017

B - Secured creditors

Note: If more convenient a list may be attached to this page as long as it contains all the same information as in this table

	Name of creditor or claimant	Address (with postcode)	Amount of debt £	Details of any security held by the creditor	Date security given	Value of security £
1.						

B1 Preferential Creditors

Note: If more convenient a list may be attached to this page as long as it contains all the same information as in this table

	Name of creditor or claimant	Address (with postcode)	Amount of debt £	Details of claim
1.				

B4 Debts owed to the company by connected persons

	Name	Address with postcode	Amount £	Details
1.				

Signature

Date

C Shareholders

	Name and postal address	Types of shares held	Nominal amount of share	Number of shares held	Amount per share called up	Total amount called up
1.	Delta Industries Ltd 42-50 Hersham Road Walton on Thames Surrey KT12 1RZ	Ordinary	£1	5,943,243	£1	£5,943,243

Date

Signature

B2 Unsecured Creditors

	Name of creditor or claimant	Address (with postcode)	Amount of debt £	Details of claim
1.	Bostock White	Cabourn House Station Street Bingham Notts NG13 8AQ	100	Accountancy fees
2.	Nabbs P	c/o Slater Gordon Solutions Legal Dempster Building Brunswick Business Park Liverpool L3 4JU	1	Employee liability claim
3.	Cotterell R	c/o Irwin Mitchell Solicitors Imperial House 31 Temple Street Birmingham B2 5DB	1	Employee liability claim
4.	Hayward G	c/o Walker Prestons Solicitors Mount Pleasant Trinity Street Blackburn BB1 5BN	1	Employee liability claim
5.	Spence R	c/o Walker Preston Solicitors Mount Pleasant Trinity Street Blackburn BB1 5BN	1	Employee liability claim

Signature

Date 17 Nov 2017

B3 Debts owed by the company to connected persons

	Name	Address with postcode	Amount £	Details
1.	Delta Limited	42-50 Hersham Road Walton on Thames Surrey KT12 1RZ	34,658	Claim for employee liability; claims settled on company's behalf

Signature

Date 17 Nov 2017

Appendix D

Group Insurance Policies

PART A

Coverage before 1 April 1974

Aldway (DBB) Limited

Donald Brown (Brownall) Ltd	Sun Alliance	931W043590	01/09/1972	31/08/1973
Donald Brown (Brownall) Ltd	Sun Alliance	931W043750	31/08/1973	09/06/1986
Donald Brown (Brownall) Ltd	Sun Alliance	931KX00212	10/06/1986	31/07/1988

Aldway Eight Limited

Extruded Metals Co Ltd	Midland	EL024495	30/06/1933	30/06/1950
Delta Metal Co Ltd (inc Extruded Metals Co Ltd)	Midland	EL076649	01/07/1950	31/12/1962

Aldway Stamping Limited

Until 1977 (and lapse of the Iron Trades policy for Duport Ltd as below), Ewarts Ltd were owned by Duport and any claim for pre 1977 employment thus falls under the Duport policy.

Duport Ltd Inc Ewarts Ltd	Iron Trades	10347/02/E	01/07/1963	30/09/1977

Bill Switchgear Limited

Incorporated after 1 April 1974.

Delta Circuit Protection and Controls Limited

Aluminium Wire & Cable Co Ltd	Midland	EL109513	01/08/1962	31/07/1969
Aluminium Wire & Cable Co Ltd	Commercial Union	TL201521120	01/08/1969	31/07/1982
Aluminium Wire & Cable Co Ltd	Commercial Union	UP923821271/TL 92382127T	01/08/1982	31/08/1985
Aluminium Wire & Cable Co Ltd	Midland	60152520	31/08/1985	28/02/1991

Delta (DCC) Limited

Incorporated after 1 April 1974.

Delta Enfield Limited

Enfield Standard Power Cables Ltd	Midland	EL101064	01/01/1960	31/12/1966
Enfield Standard Power Cables Ltd	Iron Trades	11682/00/E	01/01/1967	31/03/1979

Delta Metal Products Limited

Barker & Allen Ltd	Midland	EL038579	01/06/1937	31/12/1966
Barker & Allen Ltd	Iron Trades	11681/00/E	01/01/1967	31/03/1974

Delta Rods (West Bromwich) Limited

John Wilkes & Mapplebeck Ltd	Iron Trades	04412/00/E	01/01/1929	31/12/1959
Booth & Mapplebeck Ltd	Iron Trades	3061/00/E	01/01/1960	31/12/1960
Delta Rods (West Brom) Ltd	Iron Trades	13355/00/E	01/01/1971	31/03/1974

Delta Rods Wolverhampton Limited

Delta Rods (Wolverhampton) Ltd	Iron Trades	9806/00/E	01/01/1962	31/03/1974

Deltaflow Limited

Delta Water Fittings Ltd	Iron Trades	10285/00/E	01/05/1963	31/03/1974

Druryway 250 Limited

British Electrical Repairs Ltd	Royal	RFK451627	01/01/1930	01/01/1965
British Electrical Repairs Ltd	Midland	EL116464	01/01/1965	31/03/1973
British Electrical Repairs Ltd	Iron Trades	14060/00/E	01/04/1973	31/03/1974

Druryway One Limited

Midland Electrical Manufacturing Co Ltd	Iron Trades	6942/00/E	30/09/1942	11/01/1956
Midland Electrical Manufacturing Co Ltd	Midland	EL90190	11/01/1956	31/12/1972
Midland Electrical Manufacturing Co Ltd	Iron Trades	13981/00/E	01/01/1973	31/03/1974

Druryway P & S Limited

D.H. Bonella & Sons Ltd	Iron Trades	10141/00/E	01/01/1963	31/03/1974

Druryway PSE Limited

Crompton Parkinson Cables Ltd	N.E.M.	1034310	04/01/1935	31/12/1978
Crompton Parkinson Cables Ltd	Generali	06/02877	01/01/1979	31/12/1981
Crompton Parkinson Cables Ltd	Midland	60003797	01/01/1982	01/01/1985
Crompton Parkinson Cables Ltd	Midland	60152520	01/01/1985	13/03/1989

Druryway Samba Limited

Conex Sanbra Ltd	Iron Trades	10116/00/E	01/01/1963	31/03/1974

Elkington & Co. Limited

Elkington & Co. Ltd	Midland	EL092369	31/12/1956	31/12/1962
Elkington & Co. Ltd	Iron Trades	10114/00/E	01/01/1963	31/03/1974

Elkington Mansill Booth Limited

Mansill Booth & Co Ltd	Iron Trades	10115/00/E	01/01/1963	31/03/1974

Enfield Rolling Mills Limited

Enfield Rolling Mills Ltd	Iron Trades	8920/00/E	01/01/1959	31/03/1974

Johnson & Phillips Limited

Johnson & Phillips Ltd	Iron Trades	05950/00/E	01/01/1933	31/12/1968
Johnson & Phillips Ltd	Iron Trades	12372/00/E	01/01/1969	31/03/1974

Lancashire Repetition Limited

Lancashire Repetition Ltd	Iron Trades	9764/00/E	01/01/1962	31/03/1974

Monmer Foundry Limited

Barker Bros (Brassfounders) Ltd	Midland	EL017477	31/12/1929	31/12/1943
Barker Bros (Brassfounders) Ltd	Midland	EL096221	29/05/1958	31/07/1971
Barker Bros (Brassfounders) Ltd	Midland	EL074996	31/07/1971	05/04/1975

Solent Repetition Limited

Solent Repetition Ltd	Iron Trades	10254/00/E	01/04/1963	31/03/1974

PART B

Coverage from 1 April 1974

Delta Group PLC	Guardian Royal Exchange	AG128/J8746939	01/04/1974	31/12/1974
Delta Group PLC	Guardian Royal Exchange	AG128/K2417982	01/01/1975	31/12/1975
Delta Group PLC	Guardian Royal Exchange	SG128/L7908478	01/01/1976	30/06/1979
Delta Group PLC	Guardian Royal Exchange	GG128/M2480239	01/07/1979	01/07/1980
Delta Group PLC	Guardian Royal Exchange	GG128/J8746939	01/01/1980	30/06/1981
Delta Group PLC	Guardian Royal Exchange	GG128/P4190766	01/07/1981	30/06/1983
Delta Group PLC	Iron Trades	15392/00/E	01/07/1983	30/06/1985
Delta Group PLC	Iron Trades	15399/00/E	01/07/1985	30/06/1989
Delta Group PLC	Guardian Royal Exchange	CG128/Z0325531	01/07/1989	30/06/1991
Delta Group PLC	Winterthur	W50976	01/07/1991	30/06/1997
Delta Group PLC	Ace	42UKA04312	01/07/1997	30/06/2003
Delta Group PLC	Zurich	LN439877	01/07/2003	30/06/2016

All of the above noted insurers, with the exception of Iron Trades are still believed to be solvent.

Iron Trades

Iron Trades are an insolvent insurer trading as Chester Street Insurance Holdings Limited, and all claims against coverage through this company are handled through the run off agency, Capita Insurance Services Ltd, who, as soon as the company is dissolved, will TPR (Third Party Rights) validate their policies. Once the policies are TPR validated, the FSCS will provide funding as follows:

- 100% of agreed settlement for exposures from 01 January 1972 onwards
- 90% of agreed settlement for exposures prior to 01 January 1972

Where culpable exposure took place either side of 01 January 1972, the FSCS will fund at the above levels on a pro-rata basis.

However, it should be noted that for mesothelioma claims where there is a proportion of culpable exposure from 01 January 1972 onwards, the FSCS will fund 100% of the agreed settlement irrespective of whether a proportion of the exposure is prior to 1972.

Privacy Notice

APPENDIX E

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. M1 Insolvency 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 insolvency practitioners may process in most cases 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 may 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 Michael Rose, email address info@m1insolvency.co.uk, so we may 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.