

LIQ03

Notice of progress report in voluntary winding up



Companies House

THURSDAY



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14/01/2021

#406

COMPANIES HOUSE

1 Company details

Company number 0 3 4 7 5 7 6 8
Company name in full CA PRINT & STATIONERS LIMITED

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

2 Liquidator's name

Full forename(s) HAMISH MILLEN
Surname ADAM

3 Liquidator's address

Building name/number RICHARD J SMITH & CO
Street 53 FORE STREET
Post town IVYBRIDGE
County/Region DEVON
Postcode P L 2 1 9 A E
Country ENGLAND

4 Liquidator's name ①

Full forename(s) SAMUEL ADAM
Surname BAILEY

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

5 Liquidator's address ②

Building name/number RICHARD J SMITH & CO
Street 53 FORE STREET
Post town IVYBRIDGE
County/Region DEVON
Postcode P L 2 1 9 A E
Country ENGLAND

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

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6 Period of progress report

From date	d	1	d	2	m	0	m	1	y	2	y	0	y	2	y	0
To date	d	1	d	1	m	0	m	1	y	2	y	0	y	2	y	1

7 Progress report☒ The progress report is attached**8** Sign and date

Liquidator's signature

Signature

X

Hani M Adan

X

Signature date

d	1	d	2	m	0	m	1	y	2	y	0	y	2	y	1
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LIQ03

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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

Company name

Address

Post town

County/Region

Postcode

Country

DX

Telephone



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 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

Liquidators' Annual Progress Report to Creditors & Members

CA Print & Stationers Limited

- In Liquidation

13 January 2021

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- E Additional Information in relation to Liquidators' fees pursuant to Statement of Insolvency Practice No 9

1 Introduction and Statutory Information

- 1.1 By way of reminder, I together with my partner Giles Richard Frampton of Richard J Smith & Co, 53 Fore Street, Ivybridge, Devon, PL21 9AE, were appointed as Joint Liquidators of CA Print & Stationers Limited (the **Company**) at a meeting of members held on 12 January 2011.
- 1.2 Our appointment was subsequently ratified by creditors, at a creditors meeting held on 24 January 2011. This report provides an update on the progress in the liquidation for the year ended 11 January 2021.
- 1.3 The principal trading address of the Company was Unit 7, Formal Industrial Estate, Trewithian, Camborne, TR14 0RT.
- 1.4 The registered office of the Company is now 53 Fore Street, Ivybridge, Devon, PL21 9AE. Its previous registered office was Unit 7, Formal Industrial Estate, Trewithian, Camborne, TR14 0RT.

2 Realisation of Assets

- 2.1 Attached at Appendix A is the Liquidators' Receipts and Payments Account for the period from 12 January 2011 to 11 January 2020. The account also provides cumulative receipts and payments account for the period from 12 January 2011 to 11 January 2021, from which you will note that total realisations amount to £10,322. No realisations have been received in the period from 12 January 2020, except for a small VAT refund.

Plant, Machinery, Equipment, Stock

- 2.2 As previously advised, the director's Statement of Affairs estimated the value of the above assets at £6,000. Following the Liquidators' appointment, I looked to secure the release of these assets from the landlord who, acting through his agent, had distrained over them in respect of rent arrears due prior to the liquidation of the company.
- 2.3 Following legal advice and after considering the potential legal costs of seeking a release of the assets through the Courts, it was decided that the costs could outweigh any potential benefit and it was therefore decided not to take any further action.
- 2.4 The landlord's agent provided the Liquidators with a schedule of the assets over which the distraint was placed. Details of the realisations of the assets and the costs associated with the distraint will be taken into account in the event that a dividend will be payable to unsecured creditors.

Vehicle

2.5 The only vehicle sold for £4,000, £1,000 more than the estimated value in the Statement of Affairs.

2.6 These funds were received on 1 March 2011.

Director's Loan

2.7 As previously reported, after protracted negotiations with the former director, and our respective solicitors, it was agreed that the loan amount due from the director was £85,711 plus interest.

2.8 As the director was unable to repay the amount owed, the Liquidators registered a charge over the director's properties at Whitehall Farm including the two cottages, and Higher Croft Prince a further property.

2.9 As previously advised, following the sale of Higher Prince Croft, the remaining properties were to be split into 5 plots, including Whitehall Farm, Gingerbread Cottage and Ivy Cottage.

2.10 I have been advised that all the properties except for Ivy Cottage have now been sold. Following the sales, the liability to HSBC Bank was paid in full, but left a substantial liability remaining to National Westminster Bank.

2.11 The value of the remaining property, Ivy Cottage and the surrounding land could be more than sufficient to clear the remaining liability to the first Charge Holder, the National Westminster Bank

2.12 As a result, our solicitors have issued a formal demand in respect of the Charge as referenced to at point 2.8 above.

2.13 The Liquidation will therefore remain open until this matter has been finalised.

Book Debts

2.14 Book debt realisations amount to £4,401, as compared to the estimate of £8,000 in the Statement of Affairs.

2.15 A number of the debtors disputed the amounts owed and the Liquidators took the decision to write off the outstanding amounts on the grounds that the costs of pursuing these debts would potentially outweigh any benefit.

3 Investigations

- 3.1 In accordance with the Company Directors Disqualification Act 1986 the Liquidators have submitted a report on the conduct of the Director of the Company to the Department for Business Innovation & Skills (**BIS**).
- 3.2 As this is a confidential report, I am not able to disclose the contents.

4 Creditors

Secured Creditors

- 4.1 HSBC Bank plc held a debenture created on 18 December 1997 and registered at Companies House on 24 December 1997 giving a fixed and floating charge over the Company's assets.
- 4.2 I have been advised that the indebtedness to HSBC has now been cleared following the sale of the properties referred to at 2.10 above.

Preferential Creditors

- 4.3 Preferential claims received to date amount to £4,709 and relate to holiday pay and arrears of pay.

Unsecured Creditors

- 4.4 To date claims totalling £47,590.95 have been received.

5 Dividend Prospects

- 5.1 On current information and due to the protracted issues relating to the properties, it appears that there will be insufficient funds to allow for a distribution to unsecured creditors. However, the matter will be reviewed following the realisations if the Liquidators' Charge referred to at 2.8 above.

6 Liquidators' Remuneration

- 6.1 The creditors approved that the basis of the Liquidators' remuneration be fixed by reference to the time properly spent by them and their staff in managing the Liquidation.

- 6.2 Time costs for the period from 12 January 2011 are £76,286. This represents 591.26 hours at an average rate of £129.02 per hour, of which £7,555 has been incurred in the past 12 months. Since 12 January 2020, a total of 39.60 hours has been spent on the case at an average hourly rate of £190.80, as per Appendix C.
- 6.3 Attached at Appendix B is a Time Analysis which provides details of the activity costs incurred by staff grade since the commencement of the liquidation in respect of the costs fixed by reference to time properly spent by us in managing the Liquidation. At Appendix C is a time analysis for the period from 12 January 2020.
- 6.4 To date, only £1,000 in respect of Liquidators' time costs has been drawn on account. No time costs have been drawn in the past 12 months.
- 6.5 You will note that the majority of time in the past 12 months has been spent in liaising with Mr Harris and his solicitors regarding the sale of the property and land assets at Whitehall Farm which were subject to the Bank's charges and the Liquidators' charge.

7 Liquidators' Expenses

- 7.1 A summary of the Liquidators' expenses and disbursements are set out at Appendix D.
- 7.2 Attached at Appendix E is additional information in relation to this firm's policy on staffing, the use of subcontractors, disbursements and details of our current charge-out rates by staff grade.

8 Creditors' rights

- 8.1 Within 21 days of the receipt of this report, a secured creditor, or an unsecured creditor (with the concurrence of at least 5% in value of the unsecured creditors) may request in writing that the Liquidators provide further information about their remuneration or expenses which have been itemised in this progress report.
- 8.2 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 progress report 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 Liquidators, as set out in this progress report, are excessive.

10 Retirement / Replacement of Liquidator

- 9.1 Following his retirement, Giles Frampton the former Joint Liquidator, was released from office as Joint Liquidator with effect from 30 September 2020, following a Court Order from the High Court of Justice dated 17 August 2020.
- 9.2 Samuel Bailey of Richard J Smith & Co was appointed as Joint Liquidator under the same Order.

10 Next Report

- 10.1 We are required to provide a further report on the progress of the liquidation within two months of the next anniversary of the liquidation, unless we have concluded matters prior to this, in which case we will write to all creditors with our final progress report ahead of convening the final meeting of creditors.
- 10.2 Please do not hesitate to contact me if you have any queries.



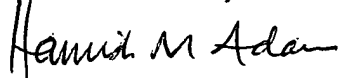
H M Adam
Joint Liquidator

IN THE MATTER OF THE INSOLVENCY ACT 1986
AND IN THE MATTER OF
C A PRINT & STATIONERS LIMITED
SUMMARY OF THE LIQUIDATOR'S RECEIPTS AND PAYMENTS FOR
THE PERIOD FROM 12 JANUARY 2011 TO 11 JANUARY 2021

APPENDIX A

	Estimated as per S of A	Realisations 12/1/11 to 11/1/20	Reporting Year Realisations 12/1/20 to 11/1/21	Realisations to date
Receipts	£	£	£	£
Assets Subject to Fixed Charge				
Goodwill	0			
Less: HSBC under Debenture	(68,205)			
Assets Subject to Charge from Landlord				
Plant, Machinery, Equipment & Stock	6,000			
Less: Landlords distraint	(7,672)			
Assets Subject to Floating Charge				
Repayments	0			
Vehicle	3,000	4,000.00		4,000.00
Book Debts	8,000	4,401.19		4,401.19
Directors Loan	82,255			
Cash on Account		613.35		613.35
VAT		1,260.89	46.88	1,307.77
	93,255	10,275.43	46.88	10,322.31
Payments				
Admin & Preparation Costs (S98)		2,500.00		2,500.00
Postal Redirection		25.96		25.96
Pre Liquidation Disbursements		231.11		231.11
Liquidators Remuneration		1,000.00		1,000.00
Liquidators Disbursements		489.44		489.44
Liquidators Bond		180.00		180.00
Storage Costs		473.17	41.81	514.98
Statutory Advert		584.60		584.60
Hire of Meeting Room		143.25		143.25
Agents Costs Re: clearing site		184.50		184.50
Agents Costs Re: Sale of Assets		600.00		600.00
Solicitors Costs		500.00		500.00
Accountants Costs		1,346.00		1,346.00
Insurance		460.37		460.37
VAT		1,303.63	8.35	1,311.98
		10,022.03	50.16	10,072.19
Balance held in Interest Bearing Account				
Reserved for Storage & Destruction		250.12		250.12
Current Account		3.28	(3.28) -	0.00
		10,275.43	46.88	10,322.31

Dated this 11th day of January 2021



H M Adam

Joint Liquidator

Time Analysis for the Period 12 January 2011 to 11 January 2021

Classification of work function	Hours					Total Hours	Time Costs	Average hourly rate
	Partner	Manager	Other Senior Professionals	Cashier	Assistants & Support Staff			
Admin & Planning	6.00	42.00	34.50	0.30	48.87	131.67	13,857.00	105.24
Reporting & Meetings	5.60	40.20	14.60	16.30	18.90	95.60	11,771.00	123.13
Investigation	1.20	8.20	12.10	0.10	0.20	21.80	2,590.00	118.81
Forensic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assets (Fixed)	21.20	13.00	1.30	0.00	0.00	35.50	7,134.00	200.96
Assets (Floating/Other)	11.40	81.40	20.50	0.00	0.40	113.70	16,147.50	142.02
Book Debts	11.80	8.20	17.60	0.00	1.20	38.80	5,435.50	140.09
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Monitoring	1.80	49.30	0.30	0.00	1.10	52.50	7,584.50	144.47
Finance Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Preferential Creditors	0.00	0.30	0.20	0.00	0.00	0.50	57.00	114.00
HMRC/Crown Creditors	0.00	2.80	2.00	0.90	0.00	5.70	630.50	110.61
Unsecured Creditors	0.00	19.20	10.20	0.20	2.00	31.60	4,048.00	128.10
Employees & Pensions	0.00	10.40	3.80	0.00	0.00	14.20	1,690.00	119.01
Estate Cashiering	2.10	3.80	2.10	19.30	4.50	31.80	3,927.50	123.51
Other/General Typing	0.00	0.00	0.40	1.70	15.79	17.89	1,413.50	79.02
Total hours	61.10	278.80	119.60	38.80	92.96	591.26	76,286.00	129.02

Total fees claimed (£)	13,402.00	41,900.00	11,092.00	4,621.00	5,271.00	76,286.00
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Total: 76,286.00

Invoiced: 1,000.00

Un-Invoiced: 75,286.00

	Time invoiced in Period		Time incurred in Period		Cumulative	
	£	Hours	£	Hours	£	Hours
Year 1	1,000.00	14.60	22,824.00	218.99		
Year 2	0.00	0.00	8,651.00	68.50	31,475.00	287.49
Year 3	0.00	0.00	7,304.00	60.09	38,779.00	347.58
Year 4	0.00	0.00	11,228.00	76.60	50,007.00	424.18
Year 5	0.00	0.00	2,949.00	22.80	52,956.00	446.98
Year 6	0.00	0.00	4,456.00	32.68	57,412.00	479.66
Year 7	0.00	0.00	3,114.00	21.20	60,526.00	500.86
Year 8	0.00	0.00	4,573.50	28.00	65,099.50	528.86
Year 9	0.00	0.00	3,631.00	22.80	68,730.50	551.66
Year 10	0.00	0.00	7,555.50	39.60	76,286.00	591.26

Time Analysis for the Period 12 January 2020 to 11 January 2021

Classification of work function	Hours						Time Costs	Average hourly rate
	Partner	Manager	Other Senior Professionals	Cashier	Assistants & Support Staff	Total Hours		
Admin & Planning	0.00	10.10	0.00	0.00	0.10	10.20	2,114.00	207.25
Reporting & Meetings	0.00	4.70	0.00	1.40	2.20	8.30	1,323.50	159.46
Investigation	0.00	1.60	0.00	0.00	0.00	1.60	352.00	220.00
Forensic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assets (Fixed)	2.90	0.40	1.00	0.00	0.00	4.30	1,094.00	254.42
Assets (Floating/Other)	0.00	6.70	0.00	0.00	0.00	6.70	1,438.00	214.63
Book Debts	0.00	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	0.00
Monitoring	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Finance Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Preferential Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
HMRC/Crown Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Unsecured Creditors	0.00	0.70	0.00	0.00	0.00	0.70	151.00	215.71
Employees & Pensions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Estate Cashiering	0.30	0.80	0.00	3.10	1.00	5.20	834.00	160.38
Other/General Typing	0.00	0.00	0.00	0.20	2.40	2.60	249.00	95.77
Total hours	3.20	25.00	1.00	4.70	5.70	39.60	7,555.50	190.80
Total fees claimed (£)	925.00	5,191.00	165.00	757.50	517.00	7,555.50		

Time incurred in Period

Total: **7,555.50**

CA PRINT & STATIONERS LIMITED - IN LIQUIDATION

Expenses & Disbursements Analysis for the Period 12 January 2011 to 11 January 2021

	Estimated (Fee Resolution) £	Paid in prior Period £	Paid in the period covered by this report £	Incurred but not paid to date £	Total anticipated cost £
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Expenses

Agents Costs includes site clearance		784.50		500.00	1,284.50
Solicitors Costs		500.00			500.00
Accountants Costs		1,346.00			1,346.00
Insurance		460.37			460.37
External Storage of books & records		473.17	41.81	1,247.24	1,762.22
Hire of Meeting Room		143.25			143.25
Re-direction of Post		25.96			25.96
Statutory Advertising		584.60			584.60
Bond (inc. increase)		180.00		91.20	271.20
Total Expenses:	-	4,497.85	41.81	1,838.44	6,378.10

Category 1 Disbursements

Case related Travel/Subsistence		66.34	-		66.34
IVA/CVA Registration					-
Postage 1		36.40	-	103.35	139.75
Postage 2		65.19	-	84.84	150.03
Searches		2.00	-	30.00	32.00
Parking & Toll		2.70	-	-	2.70
Monthly Bank Charges		-	-	-	-
Sundry Disbursements		168.60	-	-	168.60
Total:	-	341.23	-	218.19	559.42

Category 2 Disbursements

Virtual Cabinet Software Charges		-	-	64.12	64.12
Faxes IN/OUT		7.92	-	1.58	9.50
Photocopying		7.38	-	12.72	20.10
Business Mileage		64.00	-	-	64.00
Stationery		68.91	-	159.50	228.41
Total:	-	148.21	-	237.92	386.13

Total of Category 1 & 2 Disbursements

-	489.44	-	456.11	945.55
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**ADDITIONAL INFORMATION IN RELATION TO LIQUIDATORS' FEES
PURSUANT TO STATEMENT OF INSOLVENCY PRACTICE 9 (SIP9)**

1 Policy

Detailed below is Richard J Smith & Co's policy in relation to:

- Staff allocation and the use of subcontractors
- Professional advisors
- Disbursements

1.1 *Staff allocation and the use of subcontractors*

Our general approach to resourcing our assignments is to allocate staff with the skills and experience to meet the specific requirements of the case.

The constitution of the case team will usually consist of a Partner, Manager, Administrator and/or an Assistant. The exact constitution of the case team will depend on the anticipated size and complexity of the assignment and additional staff may be allocated to meet the demands of the case.

We are not proposing to utilise the services of any sub-contractors in this case.

1.2 *Professional advisors*

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
Metcalfes Solicitors (legal advice)	Hourly Rate and Disbursements (subject to a maximum)
Insolvency Rick Service (insurance)	Fixed Costs
Lodge & Thomas (valuation and disposal advice)	Fixed Costs and Commission
Foot Anstey Solicitors (legal advice)	Hourly rate and disbursements

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.

1.3 *Disbursements*

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.

Category 2 disbursements do require approval from creditors. 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.

On this case the Category 2 disbursements are set out on Appendix C

2. Charge-out rates

Our current charge-out rates are attached.

**CHARGE OUT RATES & POLICY REGARDING THE RECHARGE OF DISBURSEMENT RECOVERY
PURSUANT TO STATEMENT OF INSOLVENCY PRACTICE 9**

1 CHARGE-OUT RATES

Work undertaken on cases is recorded in 6 minute units in an electronic time recording system. Time properly incurred on cases is charged at the hourly rate of the grade of staff undertaking the work that applies at the time the work is done. Details of charge-out rates effective from 3 August 2020 are as follows:

Staff	(per hour) £
Senior Partner	300
Partner	290
Manager	220
Assistant Manager	195
Administrators	175
Secretarial support	95

2 DISBURSEMENT RECOVERY

In accordance with Statement of Insolvency Practice 9 (SIP9) disbursements are categorised as either Category 1 or Category 2.

2.1 Category 1 Disbursements

Category 1 disbursements will generally comprise external supplies of incidental services specifically identifiable to the case. Where these have initially been paid by Richard J Smith & Co and then recharged to the case, approval from creditors is not required. The amount recharged is the exact amount incurred. Category 1 disbursements can be drawn without prior approval, although an office holder should be prepared to disclose information about them in the same way as any other expenses.

Examples of Category 1 disbursements include postage, case advertising, specific bond insurance, company search fees, case management software system, invoiced travel and properly reimbursed expenses incurred by personnel in connection with the case. Also included will be services specific to the case where these cannot practically be provided internally such as printing, room hire and document storage.

2.2 Category 2 Disbursements

Category 2 disbursements include elements of shared or allocated costs incurred by Richard J Smith & Co and recharged to the estate; they are not attributed to the estate by a third party invoice and/or they may include a profit element. Category 2 disbursements may be drawn if they have been approved in the same manner as an office holder's remuneration. When seeking approval, an office holder should explain, for each category of expenses, the basis on which the charge is being made. Examples of Category 2 disbursements are photocopying, all business mileage, internal room hire and internal storage.

The firm currently charges the following Category 2 disbursements:

Recharge	£
Stationery – per letter	0.65
Photocopying – per sheet	0.03
Fax - in	0.05
Fax - out	0.37
Mileage – per mile @ HMRC rate	0.45

All costs are subject to VAT, where applicable and reflect the actual cost of the materials or services utilised. All rates are subject to half-yearly review.

Privacy Notice

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. Richard J Smith & Co 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 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 Hamish Adam at Richard J Smith & Co, 53 Fore Street, Ivybridge, Devon, PL21 9AE tel: 01752 690101, email: hamish.adam@richardjsmith.com 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.