

LIQ03

Notice of progress report in voluntary winding up



Companies House

For further information, please
refer to our guidance at
www.gov.uk/companieshouse

1 Company details

Company number 0 3 5 7 7 9 8 9

Company name in full Grahame Stoner Associates Ltd

Filling in this form

Please complete in typescript or in
bold black capitals.

2 Liquidator's name

Full forename(s) Rob

Surname Coad

3 Liquidator's address

Building name/number Orchard St Business Centre

Street 13-14 Orchard Street

Post town Bristol

County/Region

Postcode B S 1 5 E H

Country United Kingdom

4 Liquidator's name

Full forename(s) Sam

Surname Talby

Other liquidator

Use this section to tell us about
another liquidator.

5 Liquidator's address

Building name/number Orchard St Business Centre

Street 13-14 Orchard Street

Post town Bristol

County/Region

Postcode B S 1 5 E H

Country United Kingdom

Other liquidator

Use this section to tell us about
another liquidator.

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6 Period of progress report

From date	0	8	0	7	2	0	2	2
To date	0	7	0	7	2	0	2	3

7 Progress report

☒ The progress report is attached

8 Sign and date

Liquidator's signature

Signature

X

R. J. J. J.

X

Signature date

d 06

m 09

y 2023

LIQ03

Notice of progress report in voluntary winding up



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.

Rob Coad

Undebt.co.uk

Orchard St Business Centre

13-14 Orchard Street

Bristol

Postcode

B

S

1

5

E

H

United Kingdom

DX

0117 376 3523



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

ANNUAL PROGRESS REPORT

GRAHAME STONER ASSOCIATES LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

ANNUAL PROGRESS REPORT OF GRAHAME STONER ASSOCIATES LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

Content

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- Conclusion

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- Appendix III - Time cost information for the period 8 July 2022 to 7 July 2023 and for the duration of the liquidation
- Appendix IV – Detailed List of tasks undertaken
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ANNUAL PROGRESS REPORT OF GRAHAME STONER ASSOCIATES LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

EXECUTIVE SUMMARY

A summary of key information in this report is detailed below.

Assets

Asset	Estimated realise Statement Affairs	to per of	Realisations to date	Anticipated future realisations	Total anticipated realisations
Furniture & Equipment	2,500.00		0.00	0.00	0.00
Bank Refund	0.00		2,158.62	0.00	0.00
Cash on Hand	0.00		3,000.00	0.00	0.00

Expenses

Expense	Amount fees expenses estimates	per and	Expense incurred to date	Anticipated further expense to closure	Total anticipated expense
Joint Liquidators' Fees	0.00		8,249.00	2,000.00	10,249.00
Case Management Fee	150.00		150.00	0.00	150.00
Monthly Case Management Fee	57.00		116.25	16.50	132.75
Statement of Affairs Fee	2,500.00		2,500.00	0.00	2,500.00
Statutory Advertising	190.00		190.00	0.00	190.00
Statutory Bordereau	20.00		20.00	0.00	20.00
Postage	0.00		11.43	0.00	11.43

Dividend prospects

Creditor class	Distribution / dividend paid to date	Anticipated distribution / dividend, based upon the above
Secured creditor	n/a	n/a
Preferential creditors	0.00	0.00
Secondary Preferential creditors	0.00	0.00
Unsecured creditors	0.00	0.00

Summary of key issues outstanding

- Recovery of final VAT.

Closure

Based on current information, it is anticipated that the liquidation will be concluded within the next 3 months.

ADMINISTRATION AND PLANNING

Statutory information

Statutory information may be found at Appendix I.

The Joint Liquidators are required to meet a considerable number of statutory and regulatory obligations. Whilst many of these tasks do not have a direct benefit in enhancing realisations for the insolvent estate, they assist in the efficient and compliant progressing of the administration of the case, which ensures that work is carried out to high professional standards. A detailed list of these tasks may be found in Appendix IV.

The Joint Liquidators have met their statutory and regulatory duties to report to creditors, as listed below. In consideration of the need for transparency and engagement with creditors, care has been taken to ensure that reports and other communications with creditors have provided useful details of the strategies pursued and the outcomes anticipated.

During the Review Period, the following key documents have been issued:

- Annual Progress Report;

Other administration tasks

During the Review Period, the following material tasks in this category were carried out:

- Case reviews.

ENQUIRIES AND INVESTIGATIONS

During the Review Period, the Joint Liquidators 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; 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.

The directors did not provide the books and records but completed a questionnaire as well as a Statement of Affairs.

The information gleaned from this process enabled the Joint Liquidators to meet their statutory duty to submit a confidential report on the conduct of the directors (past and present) to the Insolvency Service.

This work 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 would typically include any potential claims which may be brought against parties either connected to or who have past dealings with the Company.

This initial assessment has been completed and the Joint Liquidators did not identify any further assets or actions which might lead to a recovery for creditors.

REALISATION OF ASSETS

Cash on hand

The company's furniture and equipment were sold prior to the winding-up, the cash on hand of £3,000 represents the sale proceeds.

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Stock

As previously reported to creditors, my agents advised that the remaining stock had little resale value and therefore no further action was taken in this respect.

Furniture and Equipment

The agents had valued the furniture and equipment at £2,500. As reported above this was sold prior to the winding-up and the sale proceeds held for the liquidator.

Bank Refund

A total of £2,158.62 has been received from Barclays Bank to the liquidation estate in respect of post liquidation credits. Further clarification has been requested from the bank.

CREDITORS

Irrespective of whether sufficient realisations are achieved to pay a dividend to creditors, the Joint Liquidators have had to carry out key tasks which are detailed in the list at Appendix IV. The following sections explain the anticipated outcomes to creditors and any distributions paid.

Secured creditors

The Company has not granted any charges over its assets.

Preferential creditors

Employee claims

Preferential creditors are employee claims for unpaid wages limited to £800 per employee and holiday pay. The preferential creditor was estimated to be £498.11. A final claim of 713.07 has been received from the Redundancy Payments Service.

Secondary Preferential creditors

In any insolvency process started from 1 December 2020, HMRC is a secondary preferential creditor for the following liabilities:

- VAT
- PAYE Income Tax
- Employees' NIC
- CIS deductions
- student loan deductions

This will mean that, if there are sufficient funds available, any of the above amounts owed by the Company will be paid after the preferential creditors have been paid in full.

HM Revenue & Customs have a secondary preferential claim estimated to be £10,000, however, a final claim has not yet been received.

Unsecured creditors

The unsecured creditors' claims were estimated to total £71,762. To date, one claim has been received totalling £13,097.

Dividend prospects

There is no prospect of a distribution to any class of creditor.

Where a floating charge is created after 15 September 2003 a prescribed part of the company's net property shall be made available to unsecured creditors.

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The Company has not granted a floating charge to any creditor after 15 September 2003 and consequently there will be no prescribed part in this Liquidation.

ETHICS

Please also be advised that Joint Liquidator is bound by the Insolvency Code of Ethics when carrying out all professional work relating to an insolvency appointment.

General ethical considerations

During the Review Period, no new threats to compliance with the Code of Ethics have been identified.

Specialist Advice and Services

When instructing third parties to provide specialist advice and services or having the specialist services provided by the firm, the Joint Liquidator is obligated to ensure that such advice or work is warranted and that the advice or work contracted reflects the best value and service for the work undertaken. The firm reviews annually the specialists available to provide services within each specialist area and the cost of those services to ensure best value. The specialists chosen usually have knowledge specific to the insolvency industry and, where relevant, to matters specific to this insolvency appointment. Details of the specialists specifically chosen in this matter are detailed below.

No specialist advice has been sought.

FEES AND EXPENSES

Pre-Appointment Costs

Fixed fee agreed with the Directors and ratified by members and creditors.

The creditors authorised the fee of £2,500 for assisting the director in calling the relevant meetings and with preparing the Statement of Affairs on 8 October 2021.

The fee was paid from first realisations on appointment and is shown in the enclosed receipts and payments account.

The Joint Liquidators' fees

It is the firm's practice to ensure that work is conducted by the appropriate staff member at the appropriate level of experience. Junior members of staff deal with the day to day administration on cases and a manager and director then oversees the work undertaken. Where the issues are complex and litigious, the work will be closely supervised or undertaken by a (senior) manager or director.

The basis of the Joint Liquidators' post-appointment fees was approved by creditors on 21 April 2023 in accordance with the following decision:

"That a liquidation committee be established if sufficient nominations are received.

That the Joint Liquidators' fees be fixed by reference to the time given by them and their staff in attending to matters arising in the Liquidation, such time to be charged at the hourly charge out rate of the grade of staff undertaking the work at the time it was undertaken and not to exceed £10,000 plus VAT and expenses as detailed in the Joint Liquidators' Report to Creditors dated 20 March 2023."

ANNUAL PROGRESS REPORT OF GRAHAME STONER ASSOCIATES LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

The time costs for the period 8 July 2022 to 7 July 2023 total £3,244, representing 17.5 hours at an average hourly rate of £185. The sum of £1,483.85 has been drawn on account of time costs incurred. The time costs for the period are detailed at Appendix III.

The total time costs during the period of appointment amount to £8,249 representing 44.8 hours at an average hourly rate of £184.

Having regard for the costs that are likely to be incurred in bringing this Liquidation to a close, the Joint Liquidators consider that:

- the fees estimate is unlikely to be exceeded; and
- the original expenses estimate is unlikely to be exceeded.

Expenses

The category 1 expenses incurred in the period 8 July 2022 to 7 July 2023 total £59 and represent payments to parties not associated with the firm, who have provided services or goods for the administration of the assignment.

The category 1 expenses incurred and paid for the period of appointment are detailed below.

Type	Incurred	Paid
Statutory Advertising	190.00	190.00
Statutory Bordereau	20.00	0.00
Case Management Software Initial Fee	150.00	150.00
Case Management Software Monthly Fee	116.25	0.00
Total	476.25	340.00

No category 2 expenses have been incurred in the period 8 July 2022 to 7 July 2023.

The category 2 expenses for the period of appointment total £11.43

Information about this insolvency process may be found on the R3 website at <http://www.creditorinsolvencyguide.co.uk/>.

A copy of 'A Creditors' Guide to Fees' may be found at: <https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/more/29114/page/1/guide-to-liquidators-fees/>.

A hard copy of both the Creditors' Guide and the firm's charge-out rate and disbursement policy may be obtained on written request.

Other professional costs

Agents and valuers

Rosan & Co were instructed by the director to value the assets of the Company. They confirmed their independence and have adequate professional indemnity insurance.

CREDITORS' RIGHTS

An unsecured creditor may, with the permission of the court or with the concurrence of 5% in value of the unsecured creditors (including the creditor in question) request further details of the Joint

ANNUAL PROGRESS REPORT OF GRAHAME STONER ASSOCIATES LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

Liquidator's remuneration and expenses, within 21 days of receipt of this report. Any secured creditor may request the same details in the same time limit.

An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Joint Liquidator's fees and the amount of any proposed expenses or expenses already incurred, within 8 weeks of receipt of this report. Any secured creditor may make a similar application to court within the same time limit.

GENERAL DATA PROTECTION REGULATION ("GDPR")

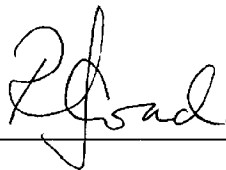
GDPR requires that individuals whose data is being held be contacted and provided with information about their rights. A privacy notice is attached at Appendix V.

CONCLUSION

The administration of the case will be continuing to finalise the following outstanding matters that are preventing this case from being closed:

- Recovery of final VAT

If you require any further information, please contact Judyta Piasecka at this office.

Signed  _____

Rob Coad
Joint Liquidator
6 September 2023

ANNUAL PROGRESS REPORT OF GRAHAME STONER ASSOCIATES LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

Appendix I

Statutory Information

Company Name	Grahame Stoner Associates Ltd
Former Trading Name	n/a
Company Number	03577989
Registered Office	Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Former Registered Office	Office 18 Hexagon House, Avenue Four, Station Lane, Witney, OX28 4BN (prior to this, the address was 9 Abbey Business Park, Monks Walk, Farnham, GU9 8HT)
Office holders	Rob Coad and Sam Talby
Office holders' address	Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Date of appointment	8 July 2021

Grahame Stoner Associates Ltd T/A Fort & Stone - In Creditors Voluntary Liquidation
Joint Liquidators' Abstract of Receipts & Payments

From 08 July 2021 To 07 July 2023

S of A £		From 08/07/22 To 07/07/23	From 08/07/21 To 07/07/23
	ASSET REALISATIONS		
NIL	Stock	NIL	NIL
2,500.00	Furniture & Equipment	NIL	NIL
	Bank Refund	2,158.62	2,158.62
	Cash on Hand	NIL	3,000.00
2,500.00		2,158.62	5,158.62
	COST OF REALISATIONS		
	Statement of Affairs Fee	(315.00)	(2,500.00)
	Office Holders Fees	(1,483.85)	(1,483.85)
(150.00)	Statutory Advertising	NIL	(190.00)
(150.00)	Case Management Fee	NIL	(150.00)
		(1,798.85)	(4,323.85)
	PREFERENTIAL CREDITORS		
(498.11)	Employee	NIL	NIL
(10,000.00)	HM Revenue & Customs	NIL	NIL
(10,498.11)	Trade Creditor	NIL	NIL
	UNSECURED CREDITORS		
(40,000.00)	Bounce Back Loan	NIL	NIL
(5,594.21)	Employee	NIL	NIL
(4,500.00)	Overdraft	NIL	NIL
NIL	Trade Creditor	NIL	NIL
(50,094.21)		NIL	NIL
(58,242.32)		359.77	834.77

REPRESENTED BY

Vat Receivable

834.77

834.77

Rob Coad
Joint Liquidator

Appendix III

Grahame Stoner Associates Limited - in Liquidation

Joint Liquidators' SIP9 Compliant Time Cost Analysis for the period 8 July 2022 to 7 July 2023

Classification of Work Function	Officeholder Hours	Manager Hours	Administrator Hours	Assistant / Support Hours	Total Hours	Cost £	Average hourly cost £
Administration & Planning	0.0	0.2	0.3	1.7	2.2	305.50	138.86
Cashiering & Banking	0.0	0.0	0.6	0.0	0.6	81.00	135.00
Creditor Correspondence	0.0	0.0	0.7	0.0	0.7	105.00	150.00
Creditor Reporting	0.7	5.2	2.0	0.0	7.9	1,722.00	217.97
Insurance of Assets	0.8	0.0	0.0	0.0	0.8	288.00	360.00
Realisation of Assets	0.0	0.0	0.3	0.0	0.3	45.00	150.00
Statutory & Compliance	0.0	0.0	3.9	0.0	3.9	526.50	135.00
Tax & VAT Matters	0.1	0.0	1.0	0.0	1.1	171.00	155.45
Total Hours	1.6	5.4	8.8	1.7	17.5	3,244.00	185.37
Total costs	576.00	1,225.00	1,234.50	208.50			

Charge Out Rates Per Hour	£
Officeholder	360
Senior Manager	275
Manager	225
Assistant Manager	180
Senior Administrator	150
Administrator	135
Assistant / Support	120

Appendix III

Grahame Stoner Associates Ltd - in Liquidation

Joint Liquidators' SIP9 Compliant Time Cost Analysis for the period 8 July 2021 to 7 July 2022

Classification of Work Function	Officeholder Hours	Manager Hours	Administrator Hours	Assistant / Support Hours	Total Hours	Cost £	Average hourly cost £
Administration & Planning	0.1	0.0	10.7	0.8	11.6	2,049.00	176.64
Cashiering & Banking	0.1	0.0	1.0	0.0	1.1	216.00	196.36
Creditor Correspondence	0.4	0.3	0.6	0.0	1.3	334.50	257.31
Creditor Reporting	0.0	0.5	1.2	0.6	2.3	371.50	161.52
Dealings with Employees	0.0	0.0	1.7	0.0	1.7	273.00	160.59
Insurance of Assets	0.5	0.0	0.1	0.0	0.6	198.00	330.00
Investigations	0.0	0.0	3.8	0.0	3.8	684.00	180.00
Statutory & Compliance	0.0	0.0	3.5	0.0	3.5	627.00	179.14
Tax & VAT Matters	0.0	0.0	1.4	0.0	1.4	252.00	180.00
Total Hours	1.1	0.8	24.0	1.4	27.3	5,005.00	183.33
Total costs	396.00	220.00	4,221.00	168.00			

Charge Out Rates Per Hour	£
Officeholder	360
Senior Manager	275
Manager	225
Assistant Manager	180
Senior Administrator	150
Administrator	135
Assistant / Support	120

Appendix IV

Detailed list of work undertaken for Grahame Stoner Associates Ltd in Creditors' Voluntary Liquidation for the review period 08/07/2022 to 07/07/2023

Below is detailed information about the tasks undertaken by the Joint Liquidators.

General Description	Includes
Statutory and General Administration	
Statutory/advertising	Filing of documents to meet statutory requirements including annual receipts and payments accounts Annual corporation tax returns Quarterly VAT returns Advertising in accordance with statutory requirements Bonding the case for the value of the assets
Document maintenance/file review/checklist	Filing of documents Periodic file reviews documenting strategy Periodic reviews of the application of ethical, anti-money laundering and anti-bribery safeguards Maintenance of statutory and case progression task lists/diaries Updating checklists
Bank account administration	Preparing correspondence opening and closing accounts Requesting bank statements Bank account reconciliations Correspondence with bank regarding specific transfers Maintenance of the estate cash book Banking remittances and issuing cheques/BACS payments
Reports	Preparing annual progress report
Creditors' decisions	Preparation of decision procedure notices, proxies/voting forms in respect of Joint Liquidators' post appointment fees Notice of decision procedure to all known creditors Collate and examine proofs and proxies/votes to conclude decisions
Realisation of Assets	
Creditor Communication	Receive and follow up creditor enquiries via telephone Review and prepare correspondence to creditors and their representatives Assisting employees to pursue claims via the RPO Corresponding with the PPF and the Pensions Regulator
Dealing with proofs of debt ("POD")	Receipting and filing POD when not related to a dividend Corresponding with RPO regarding POD when not related to a dividend

Privacy Notice

The following information is provided to comply with the requirements of the General Data Protection Regulation.

This privacy statement describes why and how we collect and use personal data and provides information about individuals' rights. It applies to personal data provided to us, both by individuals themselves or by others. We may use personal data provided to us for any of the purposes described in this privacy statement or as otherwise stated at the point of collection.

Identity and contact details of the controller and where applicable, the controller's representative and the data protection officer	<p>Where an insolvency practitioner of Undebt.co.uk is not appointed as office holder, the data controller is either the company/individual on whose instructions Undebt.co.uk is acting or it is Undebt.co.uk. The contact details of Undebt.co.uk are: Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, helpme@undebt.co.uk.</p> <p>Where an insolvency practitioner of Undebt.co.uk is appointed as office holder and the data processing is carried out as part of their statutory duties, the office holder(s) is/are the data controllers. The Insolvency practitioner(s) can be contacted at: Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, helpme@undebt.co.uk.</p>
How we use your personal information	<p>The purpose for which personal information is processed may include any or all of the following:</p> <ul style="list-style-type: none">• deliver services and meet legal responsibilities• verify identity where this is required• communication by post, email or telephone• understand needs and how they may be met• maintain records• process financial transactions• prevent and detect crime, fraud or corruption• may also need to use data to defend or take legal actions related to the above
Lawful basis for the processing	<p>Most processing is carried out to comply with our legal obligations under statute and other regulatory obligations related to the insolvency process. We also believe our processing is for the legitimate interests of all stakeholders in the insolvency process, as they are entitled to be kept informed and may wish to engagement in the insolvency process. Where Undebt.co.uk has engaged with a client to perform a service, we will be required to process data to provide the service in accordance with the contractual terms.</p>
What personal information we hold	<p>The categories are: contact details, financial information and location. In rare cases, we may hold some special category data, e.g. trade union membership or information about individual's health, which will be necessary to administer the insolvency process in line with our legal obligations.</p>
Who we share our data with	<p>We may use third parties located in other countries to help us run our business. As a result, personal data may be transferred outside the countries where we and our clients are located. This includes countries</p>

	<p>outside the EU and countries that do not have laws that provide specific protection for personal data. We have taken steps to ensure all personal data is provided with adequate protection and that all transfers of personal data outside the EU are done lawfully. Where we transfer personal data outside of the EU to a country not determined by the European Commission as providing an adequate level of protection for personal data, the transfers will be under an agreement which covers the EU requirements for the transfer of personal data outside the EU.</p> <p>Personal data held by us may be transferred to:</p> <p>Other offices Details of our other office locations are available here at undebt.co.uk. We may share personal data with other offices where necessary for administrative purposes and to provide professional services to our clients.</p> <p>Third party organisations that provide applications/functionality, data processing or IT services to us We use third parties to support us in providing our services and to help provide, run and manage our internal IT systems. For example, providers of information technology, cloud based software as a service providers, identity management, website hosting and management, data analysis, data back-up, security and storage services. The servers powering and facilitating that cloud infrastructure are located in secure data centres around the world, and personal data may be stored in any one of them.</p> <p>Third party organisations that otherwise assist us in providing goods, services or information</p> <p>Auditors and other professional advisers</p> <p>Law enforcement or other government and regulatory agencies or to other third parties as required by, and in accordance with, applicable law or regulation Occasionally, we may receive requests from third parties with authority to obtain disclosure of personal data, such as to check that we are complying with applicable law and regulation, to investigate an alleged crime, to establish, exercise or defend legal rights. We will only fulfil requests for personal data where we are permitted to do so in accordance with applicable law or regulation.</p>
How long we retain your personal information	<p>We retain personal data for as long as is necessary to achieve the purpose listed above and for any other permissible related purpose. For example, we retain most records until the time limit for claims arising from the activities has expired or otherwise to comply with statutory or regulatory requirements regarding the retention of such records.</p>
Your rights	<p>The GDPR provides the following rights for individuals:</p> <p>Right to inform This privacy notice meets our requirement to inform you of our processing of your data.</p>

	<p>Access to personal data You have a right of access to personal data held by us as a data controller. This right may be exercised by contacting us at: Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, helpme@undebt.co.uk. We will aim to respond to any requests for information promptly, and in any event within one month.</p> <p>Amendment of personal data To update personal data submitted to us, you may email us at helpme@undebt.co.uk or, where appropriate, contact us via the relevant website registration page or by amending the personal details held on relevant applications with which you registered.</p> <p>Rights that do not apply in these particular circumstances Not all of the rights under the GDPR are available as one of the reasons we are holding your data is on the basis of it being a legal obligation and therefore the right to erasure, data portability and to object do not apply.</p>
Right to withdraw consent	The data received was not based upon obtaining consent and therefore the right to withdraw consent does not apply.
Changes to our privacy statement	We keep this privacy statement under regular review and will place any updates on our website. Paper copies of the privacy statement may also be obtained by writing to us at Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom.
Complaints	<p>Should you want to complain about our use of personal data, please contact us at Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom.</p> <p>You also have the right to lodge a complaint with the Information Commissioner's Office ("ICO") (the UK data protection regulator). For further information on your rights and how to complain to the ICO, please refer to the ICO website.</p>
Who provided the personal data	The personal data we have used to contact you was provided by the company/individual (or persons acting on their behalf) on whose instructions we are acting or in relation to which our insolvency practitioner has been appointed. We also access information from the Registrar of Companies and other similar public-access data providers.