

WU07

Notice of progress report in a winding-up by the court



Companies House

WEDNESDAY



A904BU2R

A06

04/03/2020

#145

COMPANIES HOUSE

1 Company details

Company number 0 4 0 7 9 6 0 9

Company name in full Hi-Dra Consultants Limited

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

2 Liquidator's name

Full forename(s) Julie

Surname Swan

3 Liquidator's address

Building name/number Unit 1, First Floor

Street Brook Business Centre

Post town Cowley Mill Road

County/Region Uxbridge

Postcode U B 8 2 F X

Country

4 Liquidator's name ①

Full forename(s) Andy

Surname Beckingham

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

5 Liquidator's address ②

Building name/number 40 Queen Square

Street

Post town Bristol

County/Region

Postcode B S 1 4 Q P

Country

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

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6 Period of progress report

From date	^d	0	^d	7	^m	0	^m	1	^y	2	^y	0	^y	1	^y	9
To date	^d	0	^d	6	^m	0	^m	1	^y	2	^y	0	^y	2	^y	0

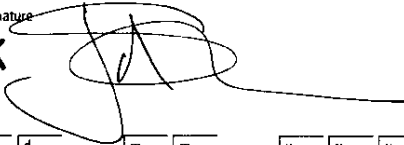
7 Progress report

☒ The progress report is attached

8 Sign and date

Liquidator's signature

Signature

X 

X

Signature date	^d	2	^d	7	^m	0	^m	2	^y	2	^y	0	^y	2	^y	0
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WU07

Notice of progress report in a winding-up by the court

**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 **Julie Swan**Company name **PCR (London) LLP**Address
Unit 1 First Floor
Brook Business CentrePost town **Cowley Mill Road**County/Region **Uxbridge**Postcode **U B 8 2 F X**

Country

DX

Telephone **020 8841 5252****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

Hi-Dra Consultants Limited
(In Liquidation)
Liquidators' Summary of Receipts & Payments

Statement of Affairs £	From 07/01/2019 To 06/01/2020 £	From 07/01/2016 To 06/01/2020 £
ASSET REALISATIONS		
Bank Interest	2,168.60	2,668.91
Surplus from LPA Sale of Properties	NIL	177,477.77
Surplus from Sale of 33 Moyser Road	NIL	398,319.25
Surplus from Sale of 97 Petherton Roa	NIL	16,910.75
	2,168.60	595,376.68
COST OF REALISATIONS		
Agents Disbursements	NIL	338.00
Agent's Valuation Fees	NIL	6,325.00
Bank Charges	88.15	352.15
Company Searches	NIL	17.00
Council Tax	991.34	1,540.58
DTI Cheque Fees	0.90	1.80
Insurance of Assets	45,944.42	45,944.42
Irrecoverable VAT	10,958.94	29,980.85
Legal Disbursements	8.40	71.65
Legal Fees	2,394.00	25,100.00
Liquidators Disbursements-Leonard C	117.20	117.20
Liquidators Fees - Leonard Curtis	50,301.00	50,301.00
Liquidators Fees - PCR	1,575.28	66,315.78
Liquidators VAT Disbursements-Leona	512.00	512.00
Sec of State Fees	21.69	64,158.41
Specific Bond	NIL	836.00
Statutory Advertising	NIL	71.00
Travel	NIL	12.80
	(112,913.32)	(291,995.64)
	(110,744.72)	303,381.04
REPRESENTED BY		
ISA NIB		303,381.04
		303,381.04

Note:



**Hi-Dra Consultants Limited
In Compulsory Liquidation
High Court of Justice Chancery Division
No. 273 of 2015**

**Annual Progress Report to
Creditors Pursuant to Section 104A
of the Insolvency Act 1986**

and

**Rules 18.3 and 18.4
of the Insolvency Rules 2016**

For the Period from 7 January 2019 to 6 January 2020

Issued on: 28 February 2020

Delivered on: 3 March 2020

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Introduction

1.1 I, Julie Swan of PCR (London) LLP, Unit 1, First Floor, Brook Business Centre, Cowley Mill Road, Uxbridge, UX8 2FX, was appointed Joint Liquidator of Hi-Dra Consultants Limited ('the Company') alongside Andy Beckingham of Leonard Curtis Recovery Limited, 40 Queen Square, Bristol, BS1 4QP by a meeting of creditors on 7 January 2016.

1.2 An Order for the winding up of the Company was made on 30 July 2015 upon the petition of Olive May Largie and Lorna Sterling presented on 8 June 2015. We now report pursuant to Section 104A of the Insolvency Act 1986, following the third anniversary of our appointment as Joint Liquidators. This report should be read in conjunction with our previous progress reports.

1. JOINT LIQUIDATORS' ACTIONS SINCE LAST REPORT

2.1 As set out within our previous reports, we have reviewed the affairs of the company prior to our appointment with the assistance of the directors and specialist advisors, Seneca Banking Consultants Limited ("Seneca"). Based upon our findings, we arranged for a detailed letter of claim to be sent to a financial institution ("the Bank") previously in a relationship with the company. We also arranged for a standstill arrangement to be entered into so as to protect the company's position in view of the passage of time. The Bank's initial response to the company's claim was rejected on a number of heads of claim and the matter was referred to an Independent Third Party for review in accordance with the Bank's protocols.

2.2 The Independent Third Parties review eventually resulted in a settlement offer which, based upon our discussions with Seneca, and with the agreement of the directors, we regard as acceptable. After the application of accrued interest, the settlement offer is for a sum of £135,936.98, excluding any element of consequential loss. We have confirmed our acceptance of this offer and currently await receipt of the settlement funds. Following the receipt of the funds it is our present intention to pursue additional claims against the Bank for consequential losses and we will be guided in this respect by Seneca. Further information will be made available to creditors in this respect in due course.

2. Receipts and Payments Account

3.1 A summary of our Receipts and Payments accounts for the period 7 January 2019 to 6 January 2020, Our Receipts & Payments Account for the period from 7 January 2016 to 6 January 2020, together with a cumulative account from the date of our appointment is attached at Appendix B.

3.2 The balance of funds is held in an interest-bearing account with the Insolvency Service.

3. Assets

4.1 Realisations made in the period covered by this report are detailed below:

Bank Interest

- 4.2 During the reporting period, bank interest of £2,168.60 has been received on the funds held in the liquidation account.

4. Liabilities

Secured Creditors

- 5.1 An examination of the Company's mortgage register held by the Registrar of Companies, shows that the Company has thirty-one outstanding charges, thirty of these are specific fixed charges secured against properties owned by the Company, many of which have now been sold and should be satisfied. The remaining charge is a debenture in favour of National Westminster Bank plc. Please refer to Appendix A for more information.
- 5.2 Accordingly, the legislation requires that if the Company has created a floating charge after 15 September 2003, a prescribed part of the Company's net property (i.e. the money that would otherwise be available to the charge holder) should be ring-fenced for distribution to unsecured creditors.
- 5.3 In this case, 23 charges were created and registered after this date, the prescribed part provisions therefore do apply and these will be considered should realisations exceed the threshold of £10,000. This will be subject to the Joint Liquidators' and other associated costs which will determine the likelihood of a prescribed part dividend.
- 5.4 The costs associated with realising floating charge assets, paying preferential claims in full, the general costs of winding up and the costs of confirming the validity of the floating charge will have to be deducted before the "net property" is calculated. The "prescribed part" that the Liquidators then have to set aside for unsecured creditors is:
- 50% of the first £10,000 of the net property; and
 - 20% of the remaining net property up to a maximum of £600,000.

Preferential Creditors

- 5.5 There are no known preferential claims in this matter.

Unsecured Creditors

I. Trade & Expense Creditors

- 5.6 The Statement of Affairs included 160 non-preferential unsecured creditors with an estimated total liability of £1,489,708.28. To date, we have received claims totalling £18,287.98 from 4 creditors.

II. Crown Creditors

- 5.7 The Statement of Affairs did not include any funds due to HM Revenue & Customs ("HMRC").
- 5.8 However, to date, we have received a claim from HMRC for the sum of £1,640 in relation to corporation tax. We are yet to receive a claim from HM Revenue and Customs in respect of VAT and PAYE/NIC.

5. DIVIDENDS

Secured Creditors

- 6.1 Due to the level of realisations made, there is a prospect of a prescribed part dividend, however, at this stage it is not possible to confirm the quantum or timing of the dividend.

Preferential Creditors

- 6.2 As detailed in Section 5 of this report, there are no Preferential Creditors.

Unsecured Creditors

- 6.3 Based on current information made available, it is likely that there will be a dividend paid during the course of the Liquidation. However, at this stage, it is not possible to confirm the quantum or timing of the dividend.

6. INVESTIGATION INTO THE AFFAIRS OF THE COMPANY

- 7.1 We undertook an initial investigation into the Company's affairs to establish whether there were any potential asset recoveries or conduct matters that justified further investigation, taking account of the public interest, potential recoveries, the funds likely to be available to fund an investigation, and the costs involved.
- 7.2 A number of potential claims were identified whilst conducting an investigation into the Company's affairs and we are looking into potential actions which may lead to a recovery. To protect commercial concerns, we are unable to comment more specifically on these at this time.

7. JOINT LIQUIDATORS' REMUNERATION

- 8.1 At a meeting of creditors held on 28 November 2018, creditors authorised the Joint Liquidators' remuneration be fixed by reference to time costs of us and our staff in attending to matters arising in the winding up, pursuant to Rule 4.127(2) of the Insolvency Act 1986. A summary of the costs agreed is detailed in the table below:

PCR:

Area of work	PCR Total Budget £	Costs incurred to date £
Admin/Planning	23,827.50	21,729.50
Asset Realisation	21,694.00	10,282.50
Investigations	7,403.50	7,403.50
Unsecured Creditors	4,622.50	616.00
Secured Creditors	34,944.00	29,344.00
Dividend	2,040.00	NIL
Total	94,531.50	69,375.50
Total costs drawn to date		66,315.78

Leonard Curtis:

Area of work	LC Total Budget	Costs incurred to date
Admin/Planning	11,672.00	15,424
Asset Realisation	26,010.00	31,222.50
Unsecured Creditors	5,543.00	8,134
Secured Creditors	2,115.00	2,240
Legal Services	4,961.00	3,485
Total	50,301.00	60,505.50
Total costs drawn to date		50,301.00

- 8.2 During the period from 7 January 2019 to 6 January 2020, time incurred by PCR and our staff totalled £3,475.50, representing 15.20 hours work at an average charge out rate of £228.65 per hour across all grades of staff.
- 8.3 During the cumulative period of the liquidation from 7 January 2016 to 6 January 2020, time incurred by PCR and our staff totalled £69,375.50 representing 317.05 hours work at an average charge out rate of £218.82 per hour across all grades of staff.
- 8.4 To date, £66,315.78 has been drawn on account of these costs, of which £1,575.28 was drawn during the reporting period.
- 8.5 During the period from 7 January 2019 to 6 January 2020, time incurred by Leonard Curtis and their staff totalled £10,021.00, representing 24.00 hours work at an average charge out rate of £417.54 per hour across all grades of staff.

- 8.6 During the cumulative period of the liquidation from 7 January 2016 to 6 January 2020, time incurred by Leonard Curtis and their staff totalled £60,505.50, representing 144.4 hours work at an average charge out rate of £419.01 per hour across all grades of staff.
- 8.7 To date, £50,301.00 has been drawn on account of these costs, of which the full amount was drawn during the reporting period.
- 8.8 A detailed schedule of the time spent by the grades of staff allocated to the Liquidation and investigation of this matter, together with the appropriate charge out rate and resulting cost, is detailed at Appendix C, in accordance with Statement of Insolvency Practice No 9. ("Sip 9")
- 8.9 A description of the general routine work undertaken in the Liquidation is also attached at Appendix E.
- 8.10 PCR's Practice Fee Recovery Policy is also attached at Appendix F.

8. JOINT LIQUIDATORS' EXPENSES

- 9.1 As summarised in the table below, PCR have incurred total expenses of £46,881.22 since our appointment as Joint Liquidators of which the sum of £45,944.42 was recovered in the period since 7 January 2019.

Disbursement	Category Type	Incurred (£)	Paid (£)	Outstanding (£)
Specific Bond	Category 1	836.00	836.00	NIL
Statutory Advertising	Category 1	71.00	71.00	NIL
Company Search	Category 1	17.00	17.00	NIL
Travel	Category 1	12.80	12.80	NIL
Insurance of Assets	Category 1	45,944.42	45,944.42	NIL
Total		46,881.22	46,881.22	NIL


- 9.2 As summarised in the table below, Leonard Curtis have incurred total expenses of £629.20 since our appointment as Joint Liquidators of which the full amount was recovered in the period since 7 January 2019.

Disbursement	Category Type	Incurred (£)	Paid (£)	Outstanding (£)
Specific Bond	Category 1	425.00	425.00	NIL
Travel Expenses	Category 1	117.20	117.20	NIL
Software Licence	Category 1	87.00	87.00	NIL
Total		629.20	629.20	NIL

**Hi-Dra Consultants Limited – In Compulsory Liquidation
Joint Liquidators' Annual Progress Report to Creditors**

9. Summary

- 10.1 The Liquidation will remain open until our investigations have concluded. Once these matters are resolved the Liquidation will be finalised.
- 10.2 We are currently uncertain as to when the above will be completed and an update will be provided in our next report.
- 10.3 Creditors should refer to the Appendix G for further information with regards to the report and general information.
- 10.4 If creditors have any queries regarding the conduct of the Liquidation, or if they want hard copies of any of the documents made available on-line, they should contact Hannah Gardner by email at HannahGardner@pcrllp.co.uk, or by phone on 020 8841 5252.



Julie Swan
Joint Liquidator

Name of Charge holder	Type of Charge	Date Created	Date Delivered	Status
West Register (Investments) Limited	Legal Charge	11/09/2009	17/09/2009	Outstanding
West Register (Investments) Limited	Fee Agreement Second Charge	01/09/2009	15/09/2009	Outstanding
West Register (Investments) Limited	Fee Agreement Second Charge	01/09/2009	15/09/2009	Outstanding
West Register (Investments) Limited	Legal Charge	01/09/2009	05/09/2009	Outstanding
West Register (Investments) Limited	Legal Charge	01/09/2009	05/09/2009	Outstanding
West Register (Investments) Limited	Legal Charge	01/09/2009	05/09/2009	Outstanding
West Register (Investments) Limited	Legal Charge	01/09/2009	05/09/2009	Outstanding
West Register (Investments) Limited	Legal Charge	01/09/2009	05/09/2009	Outstanding
West Register (Investments) Limited	Legal Charge	01/09/2009	05/09/2009	Outstanding
West Register (Investments) Limited	Legal Charge	01/09/2009	05/09/2009	Outstanding
West Register (Investments) Limited	Legal Charge	01/09/2009	05/09/2009	Outstanding
National Westminster Bank PLC	Legal Charge	17/04/2008	29/04/2008	Outstanding
National Westminster Bank PLC	Legal Charge	17/04/2008	29/04/2008	Outstanding
National Westminster Bank PLC	Legal Charge	17/04/2008	18/04/2008	Outstanding
National Westminster Bank PLC	Legal Charge	17/04/2008	18/04/2008	Outstanding
National Westminster Bank PLC	Legal Charge	09/11/2007	21/11/2007	Outstanding
National Westminster Bank PLC	Legal Charge	09/11/2007	21/11/2007	Outstanding
National Westminster Bank PLC	Legal Charge	09/11/2007	21/11/2007	Outstanding
National Westminster Bank PLC	Legal Charge	09/11/2007	21/11/2007	Outstanding
National Westminster Bank PLC	Legal Charge	30/11/2006	07/12/2007	Outstanding
National Westminster Bank PLC	Legal Charge	21/11/2006	07/12/2006	Outstanding
National Westminster Bank PLC	Legal Charge	09/06/2006	13/06/2006	Outstanding
National Westminster Bank PLC	Legal Charge	28/10/2005	01/11/2005	Outstanding

National Westminster Bank PLC	Legal Charge	03/09/2003	10/09/2003	Outstanding
National Westminster Bank PLC	Legal Charge	03/09/2003	10/09/2003	Outstanding
National Westminster Bank PLC	Legal Charge	03/09/2003	10/09/2003	Outstanding
Capital Home Loan Limited	Legal Charge	29/04/2003	15/05/2003	Outstanding
Capital Home Loan Limited	Legal Charge	29/04/2003	15/05/2003	Outstanding
National Westminster Bank PLC	Legal Charge	31/10/2002	06/11/2002	Outstanding
National Westminster Bank PLC	Legal Charge	31/10/2002	06/11/2002	Outstanding
National Westminster Bank PLC	Debenture	23/10/2002	29/10/2002	Outstanding
Lancashire Mortgage Corporation Limited	Mortgage	03/10/2002	05/10/2002	Satisfied
Lancashire Mortgage Corporation Limited	Debenture	02/08/2002	16/08/2002	Satisfied
Lancashire Mortgage Corporation Limited	Mortgage	07/05/2002	17/05/2002	Satisfied

- However, it should be noted that we believe the charges registered against the Properties are capable of satisfaction as the charge holders have paid a surplus to the Liquidation.

APPENDIX B

STATUTORY INFORMATION

Company Name: Hi-Dra Consultants Limited

Previous Name: N/A

Registered Number: 04079609

Date of Incorporation: 27 September 2000

Principal Trading Activity: 7011 - Development and sell real estate
7012 - Buying and sell own real estate
7020 - Letting of own property
7412 - Accounting, auditing; tax consult

Registered Office: Unit 1, First Floor, Brook Business Centre, Cowley Mill Road, Uxbridge, UB8 2FX

Former Registered Office: 65B Avondale Rise, London, SE15 4AJ

Trading Address: 1417/1419 London Road, London, SW16 4AH

Directorships (previous 3 years):

Directors	Appointed	Resigned
Anthony Akingbade Akinajo	27 September 2000	In Office

Share Capital: 100 ordinary shares of £1 each:

Shareholders	No. of Shares Held	Percentage Held %
Anthony Akingbade Akinajo	51	51%
Abimbola Sekinat Akinajo	49	49%

Charges: A list of charges registered at Companies House can be found at Appendix I.

Joint Liquidators: Julie Swan of PCR (London) LLP and Andy Beckingham pf Leonard Curtis Recovery Limited

Joint Liquidators' Address: PCR (London) LLP, Unit 1 First Floor, Brook Business Centre, Cowley Mill Road, Uxbridge, UB8 2FX; and Leonard Curtis Recovery Limited, 40 Queen Square, Bristol, BS1 4QP

Date of Appointment: 7 January 2016

Actions of Joint Liquidators: Any act required or authorised under any enactment to be done by a Liquidators may be done by either or both Liquidators acting jointly or alone.

Hi-Dra Consultants Limited
(In Liquidation)
LIQUIDATORS' RECEIPTS AND PAYMENTS ACCOUNT

	Statement of affairs £	From 07/01/2019 To 06/01/2020 £	From 07/01/2016 To 06/01/2020 £
RECEIPTS			
Surplus from LPA Sale of Properties		0.00	177,477.77
Surplus from Sale of 97 Petherton Road		0.00	16,910.75
Surplus from Sale of 33 Moyser Road		0.00	398,319.25
Bank Interest		2,168.60	2,668.91
Petitioners Deposit		0.00	1,250.00
		<u>2,168.60</u>	<u>596,626.68</u>
PAYMENTS			
DTI Cheque Fees		0.90	1.80
Sec of State Fees		21.69	64,158.41
Petitioners Costs		0.00	2,400.00
Specific Bond		0.00	836.00
Liquidators Fees - PCR		1,575.28	66,315.78
Liquidators Disbursements-Leonard Curtis		117.20	117.20
Liquidators Fees - Leonard Curtis		50,301.00	50,301.00
Liquidators VAT Disbursements-Leonard		512.00	512.00
Agent's Valuation Fees		0.00	6,325.00
Agents Disbursements		0.00	338.00
Legal Fees		2,394.00	25,100.00
Legal Disbursements		8.40	71.65
Irrecoverable VAT		10,958.94	29,980.85
Council Tax		991.34	1,540.58
Statutory Advertising		0.00	71.00
Company Searches		0.00	17.00
Insurance of Assets		45,944.42	45,944.42
Bank Charges		88.15	352.15
Travel		0.00	12.80
		<u>112,913.32</u>	<u>294,395.64</u>
Net Receipts/(Payments)		<u>(110,744.72)</u>	<u>302,231.04</u>
MADE UP AS FOLLOWS			
ISA NIB		(110,744.72)	302,231.04
		<u>(110,744.72)</u>	<u>302,231.04</u>

Note:

APPENDIX D

**SCHEDULE OF JOINT LIQUIDATORS' TIME COSTS
FOR THE PERIOD FROM 7 JANUARY 2019 TO 6 JANUARY 2020
AND**

SCHEDULE OF HOURLY RATES

Time Entry - SIP9 Time & Cost Summary

HIDRA00 - Hi-Dra Consultants Limited
All Post Appointment Project Codes
From: 07/01/2019 To: 06/01/2020

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Administration & planning	0.20	0.80	12.80	0.10	13.90	3,143.50	226.15
Case specific matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cashier/Tax Returns	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	0.00	0.00	0.20	0.00	0.20	53.50	267.50
Disbursements	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employees	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investigations	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pension Schemes	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realisations of assets	0.00	0.00	1.10	0.00	1.10	278.50	253.18
Statutory Duties	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	0.20	0.80	14.10	0.10	15.20	3,475.50	228.65
Total Fees Claimed						1,575.50	
Total Disbursements Claimed						0.00	

Time Entry - SIP9 Time & Cost Summary

HIDRA00 - Hi-Dra Consultants Limited
All Post Appointment Project Codes
From: 07/01/2016 To: 06/01/2020

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Administration & planning	3.50	4.80	92.80	4.80	105.70	21,729.50	205.58
Case specific matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cashier/Tax Returns	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	16.10	1.50	105.10	10.70	133.40	29,960.00	224.59
Disbursements	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employees	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investigations	3.20	9.00	8.00	11.90	32.10	7,403.50	230.64
Pension Schemes	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Realisations of assets	5.50	6.15	22.00	12.20	45.85	10,282.50	224.26
Statutory Duties	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	28.30	21.45	227.90	39.40	317.05	69,375.50	218.82
Total Fees Claimed						66,316.00	
Total Disbursements Claimed						936.80	

REMUNERATION POLICY

Charge Out Rates Applicable to this Assignment

The table below sets out charge out rates by grade of staff. Charge out rates are reviewed periodically and where an assignment covers more than one period the rates for each period relevant to that assignment are provided below.

	<i>01.04.2015 31.03.2016</i>	<i>01.05.2016 31.03.2019</i>	<i>01.04.2019 Onwards</i>
Grade of Staff	£ Per Hour	£ Per Hour	£ Per Hour
Partners / Office Holders	425-450	425 – 475	475 – 500
Director	350	400	450
Manager	275 – 350	275 – 400	300 – 400
Senior Administrator & Administrator	150 – 200	150 – 275	175 – 285
Cashier & Support	100 – 150	100 – 150	100 – 175
Average	278	305	291

Time is charged in 6 minute units and recorded using an electronic time recording system.

Work is undertaken by the grade of staff most appropriate to the assignment or the task being dealt with.

Office Holder's fees may generally only be recovered with creditor approval. Creditors Guides to the calculation of Office Holder's fees, as provided by Statement of Insolvency Practice 9 (SIP9) published by R3, The Association of Business Recovery Professionals, are available at the link <http://www.icaew.com/en/technical/insolvency/creditors-guides> and paper copies are available on request.

DISBURSEMENTS POLICY

Category 1 Disbursements

Items of specific expenditure relating to the administration of the insolvent estate and payable to an independent third party (i.e. direct costs) are defined as "Category 1 disbursements". These are recoverable without creditor approval. Such items would include legal fees, agents' charges, bank charges and insurances. Such expenditure is made directly from the insolvent estate where funds are available. If funds are not available, then payment is made from this firm's office account and reimbursed from the estate when funds are available. All Category 1 disbursements are charged at the actual cost incurred, with no mark up or handling charge applied.

Category 2 Disbursements

Expenditure incidental to the administration of the insolvent estate which by its nature includes an element of shared or allocated costs is recoverable only with creditor approval. Payments in respect of these costs are defined as Category 2 disbursements. This office has a policy of not charging for any Category 2 disbursements and no other charges are made for any items bearing an element of shared or allocated cost.

Hi-Dra Consultants Limited
(In Compulsory Liquidation)

Summary of Liquidators' Time Costs from 7 January 2019 to 6 January 2020

	Director		Manager 1		Manager 2		Total		Average Hourly Rate £
	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	
Statutory and Review	-	-	1	36.50	-	-	1	36.50	365.00
Receipts and Payments	-	-	8	292.00	15	480.00	23	772.00	335.65
Assets	124	5,842.50	-	-	-	-	124	5,842.50	471.17
Liabilities	30	1,350.00	8	292.00	36	1,152.00	74	2,794.00	377.57
General Administration	-	-	-	-	18	576.00	18	576.00	320.00

Total	154	7,192.50	17	620.50	69	2,208.00	240	10,021.00	
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Average Hourly Rate (£)	467.05	365.00	320.00	417.54
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All Units are 6 minutes

Hi-Dra Consultants Limited
(In Compulsory Liquidation)

Summary of Liquidators' Time Costs from 7 January 2016 to 6 January 2020

	Director		Senior Manager		Manager 1		Manager 2		Administrator 4		Total		Average Hourly Rate £
	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	
Statutory and Review	32	1,440.00	-	-	4	146.00	40	1,280.00	-	-	76	2,866.00	377.11
Receipts and Payments	-	-	-	-	13	474.50	19	608.00	-	-	32	1,082.50	338.28
Insurance	19	855.00	-	-	-	-	-	-	-	-	19	855.00	450.00
Assets	688	31,222.50	-	-	-	-	-	-	-	-	688	31,222.50	453.82
Liabilities	138	6,210.00	-	-	8	292.00	76	2,432.00	-	-	222	8,934.00	402.43
Debenture Holder	32	1,440.00	-	-	-	-	-	-	-	-	32	1,440.00	450.00
General Administration	54	2,430.00	-	-	25	912.50	146	4,672.00	5	75.00	230	8,089.50	351.72
Pre-App't Creds Meetings	40	1,800.00	-	-	-	-	-	-	-	-	40	1,800.00	450.00
Appointment	-	-	-	-	-	-	13	416.00	-	-	13	416.00	320.00
Planning and Strategy	7	315.00	-	-	-	-	-	-	-	-	7	315.00	450.00
LEGAL SERV - Preparation	-	-	65	2,665.00	-	-	-	-	-	-	65	2,665.00	410.00
LEGAL SERV - Tel Call	-	-	2	82.00	-	-	-	-	-	-	2	82.00	410.00
LEGAL SERV - Email Out	-	-	18	738.00	-	-	-	-	-	-	18	738.00	410.00
Total	1,010	45,712.50	85	3,485.00	50	1,825.00	294	9,408.00	5	75.00	1,444	60,505.50	
Average Hourly Rate (£)		452.60		410.00		365.00		320.00		150.00		419.01	

All Units are 6 minutes

LEONARD CURTIS POLICY REGARDING FEES, EXPENSES AND DISBURSEMENTS

The following Leonard Curtis policy information is considered to be relevant to creditors:

Staff Allocation and Charge Out Rates

We take an objective and practical approach to each assignment which includes active director involvement from the outset. Other members of staff will be assigned on the basis of experience and specific skills to match the needs of the case. Time spent by secretarial and other support staff on specific case related matters, e.g. report despatching, is not charged.

Where it has been agreed by resolution that the office holders' remuneration will be calculated by reference to the time properly given by the office holders and their staff in attending to matters as set out in a fees estimate, then such remuneration will be calculated in units of 6 minutes at the standard hourly rates given below. In cases of exceptional complexity or risk, the insolvency practitioner reserves the right to obtain authority from the appropriate body of creditors that their remuneration on such time shall be charged at the higher complex rate given below.

The following hourly charge out rates apply to all assignments undertaken by Leonard Curtis:

6 Jan 2014 onwards	Standard £	Complex £	1 Aug 2019 onwards	Standard £	Complex £
Director	450	562	Director	525	656
Senior Manager	410	512	Senior Manager	445	556
Manager 1	365	456	Manager 1	395	494
Manager 2	320	400	Manager 2	345	431
Administrator 1	260	325	Administrator 1	280	350
Administrator 2	230	287	Administrator 2	250	313
Administrator 3	210	262	Administrator 3	230	288
Administrator 4	150	187	Administrator 4	165	206
Support	0	0	Support	0	0

Office holders' remuneration may include costs incurred by the firm's in-house legal team, who may be used for non-contentious matters pertaining to the insolvency appointment.

Subcontractors

Where we subcontract out work that could otherwise be carried out by the office holder or his/her staff, this will be drawn to the attention of creditors in any report which incorporates a request for approval of the basis upon which remuneration may be charged. An explanation of why the work has been subcontracted out will also be provided.

Professional Advisors

Details of any professional advisor(s) used will be given in reports to creditors. Unless otherwise indicated the fee arrangement for each is based on hourly charge out rates, which are reviewed on a regular basis, together with the recovery of relevant disbursements.

The choice of professional advisors is based around a number of factors including, but not restricted to, their expertise in a particular field, the complexity or otherwise of the assignment and their geographic location.

Expenses

We are required to provide creditors with an estimate of the expenses we expect to be incurred in respect of an assignment and report back to them on actual expenses incurred and paid in our periodic progress reports. There are two broad categories of expenses: standard expenses and case specific expenses. These are explained in more detail below:

- a) Standard Expenses – this category includes expenses which are payable in order to comply with legal or regulatory requirements and therefore will generally be incurred on every case. They will include:

Type	Description	Amount
AML checks	Electronic client verification in compliance with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017	£5.00 plus VAT per search
Bond / Bordereau fee	Insurance bond to protect the insolvent entity against and losses suffered as a result of the fraud or dishonesty of the IP	£10.00 to £1,200.00 dependent on value of assets within case
Company searches	Extraction of company information from Companies House	£1.00 per document unless document can be accessed via the free service

Document hosting	Hosting of documents for creditors/shareholders. Cost per upload, plus VAT.	Type	First 100	Every addtl 10
		ADM	£14.00	£1.40
		CVL	£7.00	£0.70
		MVL	£7.00	£0.70
		CPL	£7.00	£0.70
		CVA	£10.00	£1.00
		BKY	£10.00	£1.00
		IVA	£10 p.a. or £25 for life of case	
Post re-direction	Redirection of post from Company's premises to office-holders' address	0-3 months £204.00 3-6 months £303.00 6-12 months £490.00		
Software Licence fee	Payable to software provider for use of case management system	£87.00 plus VAT per case		
Statutory advertising	Advertising of appointment, notice of meetings etc. - London Gazette - Other	£85.95 plus VAT per advert Dependent upon advert and publication		
Storage costs	Costs of storage of case books and records	£5.07 plus VAT per box per annum plus handling charges		

- b) Case-specific expenses – this category includes expenses (other than office-holders' fees) which are likely to be payable on every case but which will vary depending upon the nature and complexity of the case and the assets to be realised. They will include:

Type	Description	Amount
Agents' fees	Costs of appointed agents in valuing and realising assets	Time costs plus disbursements plus VAT
Debt Collection fees	Costs of appointed debt collectors in realising debts	Generally agreed as a % of realisations plus disbursements plus VAT
Legal fees	Costs of externally appointed solicitors. Will generally comprise advice on validity of appointment, drafting of sale contracts, advice on retention of title issues and advice on any reviewable transactions.	Time costs plus disbursements plus VAT
Other disbursements	See disbursements section below	See disbursements section below

Disbursements

Included within both of the above categories of expenses are disbursements, being amounts paid firstly by Leonard Curtis on behalf of the insolvent entity and then recovered from the entity at a later stage. These are described as Category 1 and Category 2 disbursements.

- a) Category 1 disbursements: These are costs where there is specific expenditure directly referable both to the appointment in question and a payment to an independent third party. These may include, for example, advertising, room hire, storage, postage, telephone charges, travel expenses (excl. mileage), and equivalent costs reimbursed to the office holder or his or her staff. Category 1 disbursements may be drawn without prior approval.
- b) Category 2 disbursements: These are costs that are directly referable to the appointment in question but not to a payment to an independent third party. They may include shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis, for example, business mileage. In the event of charging for category 2 disbursements the following items of expenditure are recharged on this basis and are believed to be in line with the cost of external provision:

Internal photocopying	10p per copy
General stationery, postage, telephone etc	£100 per 100 creditors/ members or part thereof
Storage of office files (6 years)	£81.25 per box
Business mileage	45p per mile

Category 2 disbursements may be drawn if they have been approved in the same manner as an office holder's remuneration.

APPENDIX E

A DESCRIPTION OF ROUTINE WORK UNDERTAKEN IN THE LIQUIDATION

1. Administration

- Dealing with all routine correspondence and emails relating to the case.
- Maintaining and managing the office holder's estate bank account.
- Maintaining and managing the office holder's cashbook.
- Undertaking regular bank reconciliations of the bank account containing estate funds.
- Reviewing the adequacy of the specific penalty bond on a quarterly basis.
- Undertaking periodic reviews of the progress of the case.
- Overseeing and controlling the work done on the case by case administrators.
- Preparing, reviewing and issuing an annual progress report to creditors and members.
- Filing returns at Companies House.
- Preparing and filing VAT returns.
- Preparing and filing Corporation Tax returns.

2. Creditors

- Dealing with creditor correspondence, emails and telephone conversations regarding their claims.
- Maintaining up to date creditor information on the case management system.
- Reviewing proofs of debt received from creditors

3. Asset Realisations

- Continued to liaise with Seneca and the Bank in relation to the Company's claim against the Bank
- Reviewing and accepting an offer in relation to the Company's claim

PRACTICE FEE RECOVERY POLICY

Introduction

The insolvency legislation was changed in October 2015, with one or two exceptions, for insolvency appointments made from that time. This sheet explains how we intend to apply the alternative fee bases allowed by the legislation when acting as office holder in insolvency appointments. The legislation allows different fee bases to be used for different tasks within the same appointment. The fee basis, or combination of bases, set for a particular appointment is/are subject to approval, generally by a committee if one is appointed by the creditors, failing which the creditors in general meeting, or the Court.

Once the basis of the office holder's remuneration has been approved, a periodic report will be provided to any committee and also to each creditor. The report will provide a breakdown of the remuneration drawn. If approval has been obtained for remuneration on a time costs basis, i.e. by reference to time properly spent by members of staff of the practice at our standard charge out rates, the time incurred will also be disclosed, whether drawn or not, together with the average, or "blended" rates of such costs. Under the legislation, any such report must disclose how creditors can seek further information and challenge the basis on which the fees are calculated and the level of fees drawn in the period of the report. Once the time to challenge the office holder's remuneration for the period reported on has elapsed, then that remuneration cannot subsequently be challenged.

Under some old legislation, which still applies for insolvency appointments commenced before 6 April 2010, there is no equivalent mechanism for fees to be challenged.

Time Cost Basis

When charging fees on a time costs basis we use charge out rates appropriate to the skills and experience of a member of staff and the work that they perform. This is combined with the amount of time that they work on each case, recorded in 6 minute units with supporting narrative to explain the work undertaken.

Charge out Rates

Please refer to Appendix D of this report which outlines PCR's Schedule of Hourly Rates that will be applied to this case.

OR: Please refer to PCR's Remuneration Policy, a copy of which is enclosed, which outlines the charge out rates applicable to this assignment.

These charge-out rates charged are reviewed each year and are adjusted to take account of inflation and the firm's overheads.

Time spent on casework is recorded directly to the relevant case using a computerised time recording system and the nature of the work undertaken is recorded at that time. The work is generally recorded under the following categories:

- Administration and Planning;
- Creditors and Distributions;
- Realisation of Assets;
- Investigations; and
- Trading.

When we seek time costs approval we have to set out a fees estimate. That estimate acts as a cap on our time costs so that we cannot draw fees of more than the estimated time costs without further approval from those who approved our fees. When seeking approval for our fees, we will disclose the work that we intend to undertake, the hourly rates we intend to charge for each part of the work, and the time that we think each part of the work will take. We will summarise that information in an average or “blended” rate for all of the work being carried out within the estimate. We will also say whether we anticipate needing to seek approval to exceed the estimate and, if so, the reasons that we think that may be necessary.

The disclosure that we make should include sufficient information about the insolvency appointment to enable you to understand how the proposed fee reflects the complexity (or otherwise) of the case, any responsibility of an exceptional kind falling on the office holder, the effectiveness with which the office holder has carried out their functions, and the value and nature of the property with which the office holder has to deal.

If we subsequently need to seek authority to draw fees in excess of the estimate, we will say why we have exceeded, or are likely to exceed the estimate; any additional work undertaken, or proposed to be undertaken; the hourly rates proposed for each part of the work; and the time that the additional work is expected to take. As with the original estimate, we will say whether we anticipate needing further approval and, if so, why we think it may be necessary to seek further approval.

Percentage basis

The legislation allows fees to be charged on a percentage of the value of the property with which the office holder has to deal (realisations and/or distributions). Different percentages can be used for different assets or types of assets. In cases where we were appointed prior to 1 October 2015, most of our fees were recovered on a time costs basis and appropriate authority was obtained from the creditors or the committee as set down in the legislation. . A report accompanying any fee request will set out the potential assets in the case, the remuneration percentage proposed for any realisations and the work covered by that remuneration, as well as the expenses that will be, or are likely to be, incurred. Expenses can be incurred without approval, but must be disclosed to help put the remuneration request into context.

The percentage approved in respect of realisations will be charged against the assets realised, and where approval is obtained on a mixture of bases, any fixed fee and time costs will then be charged against the funds remaining in the liquidation after the realisation percentage has been deducted.

The disclosure that we make should include sufficient information about the insolvency appointment to enable you to understand how the proposed fee reflects the complexity (or otherwise) of the case, any responsibility of an exceptional kind falling on the office holder, the effectiveness with which the office holder has carried out their functions, and the value and nature of the property with which the office holder has to deal.

If the basis of remuneration has been approved on a percentage basis then an increase in the amount of the percentage applied can only be approved by the committee or creditors (depending upon who approved the basis of remuneration) in cases where there has been a material and substantial change in the circumstances that were taken into account when fixing the original level of the percentage applied. If there has not been a material and substantial change in the circumstances then an increase can only be approved by the Court.

Fixed fee

The legislation allows fees to be charged at a set amount. Different set amounts can be used for different tasks. In cases where we were appointed prior to 1 October 2015, most of our fees were recovered on a time costs basis and appropriate authority was obtained from the creditors or the committee as set down in the legislation. A report accompanying any fee request will set out the set fee that we proposed to charge and the work covered by that remuneration, as well as the expenses that will be, or are likely to be, incurred. Expenses can be incurred without approval, but must be disclosed to help put the remuneration request into context.

The disclosure that we make should include sufficient information about the insolvency appointment to enable you to understand how the proposed fee reflects the complexity (or otherwise) of the case, any responsibility of an exceptional kind falling on the office holder, the effectiveness with which the office holder has carried out their functions, and the value and nature of the property with which the office holder has to deal.

If the basis of remuneration has been approved on a fixed fee basis then an increase in the amount of the fixed fee can only be approved by the committee or creditors (depending upon who approved the basis of remuneration) in cases where there has been a material and substantial change in the circumstances that were taken into account when fixing the original level of the fixed fee. If there has not been a material and substantial change in the circumstances then an increase can only be approved by the Court.

Agent's Costs

Charged at cost based upon the charge made by the Agent instructed, the term Agent includes:

- Solicitors/Legal Advisors
- Auctioneers/Valuers
- Accountants
- Quantity Surveyors
- Estate Agents
- Other Specialist Advisors

In new appointments made after 1 October 2015, the office holder will provide details of expenses to be incurred, or likely to be incurred, when seeking fee approval. When reporting to the committee and creditors during the course of the insolvency appointment the actual expenses incurred will be compared with the original estimate provided.

Disbursements

In accordance with SIP 9 the basis of disbursement allocation in respect of disbursements incurred by the Office Holder in connection with the administration of the estate must be fully disclosed to creditors. Disbursements are categorised as either Category 1 or Category 2.

Category 1 expenses are directly referable to an invoice from a third party, which is either in the name of the estate or PCR; in the case of the latter, the invoice makes reference to, and therefore can be directly attributed to, the estate. These disbursements are recoverable in full from the estate without the prior approval of creditors either by a direct payment from the estate or, where the firm has made payment on behalf of the estate, by a recharge of the amount invoiced by the third party. Examples of category 1 disbursements are statutory advertising, external meeting room hire, external storage, specific bond insurance and Company search fees.

Category 2 expenses are incurred by the firm 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. These disbursements are recoverable in full from the estate, subject to the basis of the disbursement charge being approved by creditors in advance. Examples of category 2 disbursements are photocopying, internal room hire, internal storage and mileage.

It is PCR's policy not to charge any category 2 disbursements.

APPENDIX G

PCR'S FURTHER INFORMATION

Creditors Rights

1. Further information about creditors' rights can be obtained by visiting the creditors' information micro-site published by the Association of Business Recovery Professionals (R3) at <http://www.creditorinsolvencyguide.co.uk/getting-involved/#creditorapproval>
2. Details about how an office holder's fees may be approved for each case type are available in a series of Guidance Notes issued with Statement of Insolvency Practice 9, and they can be accessed at <https://www.icaew.com/technical/insolvency/understanding-business-restructuring-and-insolvency/creditors-guides>
3. There are different versions of these Guidance Notes, and in this case please refer to the Creditors Guide to Liquidators Fees Effective from 6 April 2017.
4. In addition, PCR's Practice Fee Recovery Policy is enclosed.

Complaints Procedure

1. At PCR we always strive to provide a professional and efficient service, however we recognise that it is in the nature of insolvency proceedings for disputes to arise from time to time. If you should have cause to complain about the way that we are acting, you should, in the first instance, put details of your complaint in writing to our complaints officer Samuel Talby of PCR, Unit 1 First floor, Brook Business Centre, Cowley Mill Road, Uxbridge, UB8 2FX. This will formally invoke our complaints procedure and we will endeavour to deal with your complaint under the supervision of a senior partner unconnected with the appointment.
2. Most disputes can be resolved amicably either through the provision of further information or following negotiations. However, in the event that you have exhausted our complaints procedure and you are not satisfied that your complaint has been resolved or dealt with appropriately, you may complain to the regulatory body that licences the insolvency practitioner concerned. Any such complaints should be addressed to The Insolvency Service,
3. IP Complaints, 3rd Floor, 1 City Walk, Leeds, LS11 9DA; or you may email ip.complaints@insolvency.gov.uk; or you may phone 0300 678 0015 - calls are charged at between 1p and 10.5p per minute from a land line, for mobiles, between 12p and 41p per minute if you're calling from the UK.

Data Protection

4. Following the EU General Data Protection Regulation ("GDPR"), which came into effect on 25 May 2018, I would like to draw your attention to the following:
5. In providing our services, we act as an independent data controller in relation to client personal data, i.e. we are an organisation who decides the purpose for which any personal data is to be processed and the way in which it is to be processed. The term 'personal data' means any information relating to a living individual, natural person (data subject).

6. PCR is committed to compliance with GDPR, together with any applicable national laws, regulations and secondary legislation in the UK relating to the processing of personal data.
7. We rely upon our legitimate interest in processing your data in ways which you would reasonably expect, where processing is necessary in our insolvency appointments and where our interests do not affect your interests, rights or freedoms. We are committed to safeguarding the privacy and security of any personal data which we process for this reason.
8. For further information on how we deal with personal data please see our privacy policy which can be found here: <http://www.pcrllp.co.uk/privacy-policy>
9. Should creditors have any queries regarding the use of their personal data please contact us on 0208 841 5252 or via email at info@pcrllp.co.uk

General Information

10. To comply with the Provision of Services Regulations, some general information about PCR, including about our complaints policy and Professional Indemnity Insurance and the Insolvency Code of Ethics, can be found at <https://www.pcrllp.co.uk/pcr/pcr-legal-information>

APPENDIX H

LEONARD CURTIS' FURTHER INFORMATION

For your information, a creditor's guide to liquidators' fees, (Version 4 – April 2017) which sets out the rights of creditors and other interested parties under the insolvency legislation, may be accessed via the following link:

<https://www.r3.org.uk/what-we-do/publications/professional/fees>

If you would prefer this to be sent to you in hard copy form, please contact Nicola Harcombe of this office on 0117 929 4900.

Creditors are also encouraged to visit the following website, which provides a step by step guide designed to help creditors navigate through an insolvency process:

<http://www.creditorinsolvencyguide.co.uk>

The Joint Liquidators are bound by the Insolvency Code of Ethics, which can be found at:

<https://www.gov.uk/government/publications/insolvency-practitioner-code-of-ethics>

DATA PROTECTION

When submitting details of your claim in the liquidation, you may disclose personal data to us. The processing of personal data is regulated in the UK by the General Data Protection Regulation EU 2016/679 as supplemented by the Data Protection Act 2018, together with other laws which relate to privacy and electronic communications. We act as Data Controller in respect of personal data we obtain in relation to this liquidation and are therefore responsible for complying with Data Protection Law in respect of any personal data we process. Our privacy notice, which is attached at Appendix H, explains how we process your personal data. Terms used in this clause bear the same meanings as are ascribed to them in Data Protection Law.

LEONARD CURTIS PRIVACY NOTICE FOR CREDITORS

Information we collect and hold about you

By requesting details of your claim in this insolvency, we may collect Personal Data from you, particularly if you are a consumer creditor, a sole trader or are lodging a claim in your personal capacity.

Personal Data is information relating to a living individual. Whenever Personal Data is processed, collected, recorded, stored or disposed of it must be done within the terms of the General Data Protection Regulation ("the GDPR"). Examples of Personal Data include but may not be limited to your name, address, telephone number and email contact details.

If you do not provide us with the information we require, this may adversely affect our ability to deal with your claim, but we would ask you not to submit more Personal Data than we request from you.

Legal justification for processing your Personal Data

The processing of your Personal Data by us is necessary to enable us to comply with legal obligations under the Insolvency Act 1986 and associated legislation which we are subject to as Insolvency Practitioners.

How we use your information

All information you supply to us is required to enable us to comply with our duties under the Insolvency Act 1986 and associated legislation. It will be used to enable us to assess the extent of the insolvent entity's liabilities, to allow you to vote on any decision procedures, to enable us to communicate with you, to process your claim and to pay any dividends which may be due to you from the insolvent estate.

Who we share your information with

We may be required to share some of your Personal Data with other creditors. The data which will be shared with other creditors will be limited to that specifically required to be disclosed under insolvency legislation.

We may share some of your information with our Data Processors. Data Processors include solicitors, accountants and employment law specialists who assist us with our duties where required. We will only share your information with our Data Processors if we require their specialist advice. All of our Data Processors are subject to written contracts with us to ensure that your Personal Data is processed only in accordance with the GDPR.

How long will we hold your Personal Data for?

We will need to hold your Personal Data for a period of time after the insolvency has been concluded. This is to enable us to deal with any queries which might arise. Our Records Management Policy requires us to destroy our physical files 6 years after closure of the case. Electronic data files will be removed from our Case Management System 6 years after conclusion of the case but may be held on our server for a longer period of time but with restricted access.

Your rights in respect of your Personal Data

You have the right to request access to your Personal Data and to require it to be corrected or erased. You also have the right to request a restriction in the way we process your Personal Data or to object to its processing. You should be aware however that we may not be able to comply with your request if this would affect our ability to comply with our legal obligations.

You have the right to Data Portability. This is a right to have the Personal Data we hold about you to be provided to you in a commonly used and machine-readable format so that you can transfer that Data to another organisation in a way that is not too onerous to upload the Data.

Your right to complain

You have the right to be confident that we are handling your Personal Data responsibly and in line with good practice. If you have a concern about the way we are handling your Personal Data you should contact our Privacy Manager in the first instance.

If you are unable to resolve your concerns with us, you have the right to complain to the Information Commissioners' Office. The Information Commissioner can be contacted at Wycliffe House, Water Lane, Wilmslow, Cheshire SK6 5AF or on 0303 123 1113.

Contacting us

If you have any questions relating to the processing of your Personal Data, please write to our Privacy Manager at Leonard Curtis, 5th Floor, Grove House, 248A Marylebone Road, London NW1 6BB Alternatively our Privacy Manager can be contacted by telephone on 0207 535 7000 or by email: privacy@leonardcurtis.co.uk.

Data Controller: LEONARD CURTIS