

# LIQ03

## Notice of progress report in voluntary winding up



Companies House

WEDNESDAY



\*A9Y1DU74\*

A21

10/02/2021

#117

COMPANIES HOUSE

### 1 Company details

Company number 0 4 7 2 3 2 6 9

Company name in full J M T Design Limited

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

### 2 Liquidator's name

Full forename(s) Julie Elizabeth

Surname Willetts

### 3 Liquidator's address

Building name/number Blades Insolvency Services

Street Charlotte House

19B Market Place

Post town Bingham

County/Region Nottingham

Postcode N G 1 3 8 A P

Country

### 4 Liquidator's name ①

Full forename(s) Philip Anthony

Surname Brooks

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

### 5 Liquidator's address ②

Building name/number Blades Insolvency Services

Street Charlotte House

19B Market Place

Post town Bingham

County/Region Nottingham

Postcode N G 1 3 8 A P

Country

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

# LIQ03

Notice of progress report in voluntary winding up

## 6 Period of progress report

From date	d 0	d 1	m 1	m 2	y 2	y 0	y 1	y 9
To date	d 3	d 0	m 1	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 Julie Willett X

Signature date

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

# 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.

Contact name **Shelley Hargreaves**

Company name **Blades Insolvency Services**

Address **Charlotte House**

**19B Market Place**

**Bingham**

Post town **Nottingham**

County/Region

Postcode **N G 1 3 8 A P**

Country

DX

Telephone **01949831260**



### Checklist

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

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

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



### Important information

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



### Where to send

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

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



### Further information

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

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

Our ref JW/2643/A  
1 February 2021

**J M T DESIGN LIMITED  
IN LIQUIDATION**

**LIQUIDATORS' REPORT PURSUANT TO SECTION 104A INSOLVENCY ACT 1986**

**Introduction**

The company went into liquidation on 1 December 2015. This report covers the period from 1 December 2019, being the date of my last annual progress report, to 30 November 2020 and should be read in conjunction with my earlier reports.

**Company and liquidators' details**

Company registered number:	04723269
Nature of business:	Architect
Former trading address:	4 King Street Southwell Nottinghamshire, NG22 8AQ
Date of liquidators' appointment:	1 December 2015
Names of joint liquidators:	J Willetts and P A Brooks
Registered office address:	Charlotte House 19B Market Place Bingham Nottingham, NG13 8AP

**Liquidators' receipts and payments account**

A summary of my receipts and payments for the period from 1 December 2015 to 30 November 2020, including a summary of transactions in the current reporting period, is attached which I believe is self-explanatory.

All funds are held in a designated bank account in the name of the insolvent estate.

## **Realisation of assets**

- Office equipment included in the statement of affairs with an estimated realisable value of £250 was sold to the company's director, John Thornewill, for £300.
- The outstanding trade debt of £500, which had been paid to the director has been recovered.
- At the date of liquidation the company's director, John Thornewill, owed the company £40,000 in respect of an overdrawn loan account. Mr Thornewill had agreed to repay the account by way of instalments, commencing at £250 per month, subject to review. As previously reported Mr Thornewill has had serious health issues. Payments are being made, albeit on an irregular basis, and to date a total of £2,500 has been paid.

My solicitors have written to Mr Thornewill and he has supplied details of his current income. From the information provided there seems little prospect of any additional payments at the current time. As previously advised, I have obtained a voluntary charge on Mr Thornewill's matrimonial home to provide security in the event of non-payment and I am now considering taking steps to enforce this charge.

## **Creditors' claims and dividends**

- **Secured**

There are no charges registered against the company.

- **Preferential**

No preferential claims have been received and none are expected.

- **Non-preferential**

Claims have been received from seven non-preferential creditors totalling £64,077. The statement of affairs disclosed four creditors with claims totalling £46,805.

- **Dividend prospects**

The payment of a dividend is wholly dependent upon the extent of recoveries from the outstanding loan account.

### Liquidators' fees and disbursements

I have incurred disbursements of £734 which may be summarised as follows:

Type of expense	Brought forward	Incurred this period	Carried forward
	£	£	£
Statutory advertising	216	-	216
Liquidators' bond	296	-	296
Software licence	125	-	125
Company search	20	-	20
Postage and stationery	53	10	63
Website hosting	7	7	14
<b>Total</b>	<b>717</b>	<b>17</b>	<b>734</b>

Postage and stationery costs are "category 2" disbursements which generally relate to shared or allocated costs arising from internal charges made for items such as postage.

Details of the rates at which these charges are made are enclosed with this report. In my opinion the charges are in line with the cost of external provision of these charges. Approval to recover these expenses was obtained at the initial meeting of creditors.

At the meeting of creditors held on 1 December 2015 the following resolutions were approved;

- "Payment of 4,000 plus VAT be made to Blades Insolvency Services as an expense of the liquidation in respect of fees for convening the meeting of creditors and the preparation of the statement of affairs".
- "The joint liquidators be authorised to draw their remuneration on a time cost basis as and when required".

To date I have drawn £500 in respect of my agreed fee for convening the meeting of creditors.

To reduce the level of professional costs certain work has been conducted by staff under my supervision. The level of staff has been selected based upon the nature and complexity of the assignment.

The current hourly charge-out rate for each grade of staff is included in the fee recovery policy for this practice which is attached to this report. All staff involved in the assignment have been charged directly to the case and there has been no general overhead allocation in respect of support staff. There has been no change in my firm's hourly charge out rates during the current reporting period.

A copy of "Liquidations - A Creditor's Guide to Insolvency Practitioners' Fees", published by the Association of Business Recovery Professionals to supplement Statement of Insolvency Practice number 9 ("SIP 9"), a statement of best practice agreed by the various insolvency regulatory authorities, may be found at <https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/guide-to-liquidators-fees/>

I have incurred time costs of £12,035 in respect of work undertaken since the date of liquidation. This represents a total of 103.00 hours spent at an average hourly rate of £116.84. This compares to an average hourly rate at the date of my last annual report of £114.44.

During the current reporting period I have incurred time costs of £2,548 which represents 20.10 hours at an average hourly rate of £126.77.

The principal work undertaken during this reporting period has been monitoring the repayment of the director's loan account and that necessary to comply with my statutory obligations.

Appendix A attached to this report summarises my time costs and the nature of work I have undertaken for the period since the date of liquidation and for the period since the date of my last report.

I have drawn no fees in respect of my time costs due to an absence of funds.

### **Investigation into the affairs of the company**

I undertook a proportionate 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 amount of funds likely to be available to pay the costs of an investigation and the relevant costs involved.

There were no matters that justified further investigation in the circumstances of this appointment.

### **Professional advisor**

During the course of the liquidation I have used the following professional advisor:

<b>Name of advisor</b>	<b>Nature of work</b>	<b>Basis of fees</b>
Geldards Solicitors LLP	Legal services	Time costs

My choice of advisor was based upon my assessment of their experience and ability to undertake this type of work, taking into account the complexity of the case. I have reviewed the fee arrangement and I am satisfied that the proposed fee structure is reasonable in the nature and circumstances of this case.

## **Company Directors Disqualification Act 1986**

In accordance with the provisions of the Company Directors Disqualification Act 1986, I confirm that I have fulfilled my statutory obligation and submitted a report on the conduct of the director of the company to the Secretary of State.

### **Outstanding matters**

The principal outstanding matters are the ongoing recovery of the director's loan account and the payment of a dividend to creditors should sufficient funds become available.

### **Complaints**

Whilst my firm strives to provide a professional and efficient service, it is in the nature of insolvency proceedings for disputes to arise from time to time. If you have any complaints about this case, you should, in the first instance, put details of your complaint in writing to my firm. This will formally invoke our complaints procedure and we will endeavour to deal with your complaint in writing within a period of twenty-one days of receipt.

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, IP Complaints, 3rd Floor, 1 City Walk, Leeds, LS11 9DA, and you can make a submission using an on-line form available at [www.gov.uk/complain-about-insolvency-practitioner](http://www.gov.uk/complain-about-insolvency-practitioner).

### **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 liquidators' remuneration and expenses, within twenty-one 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 liquidators' fees and the amount of any-proposed expenses or expenses already incurred, within eight weeks of receipt of this report. Any secured creditor may make a similar application to court within the same time limit.



To comply with the provision of services regulations, some further general information about this practice may be found at [www.bladesinsolvency.co.uk](http://www.bladesinsolvency.co.uk). A hard copy is available on request.

Please do not hesitate to contact me should you require any further information.

A handwritten signature in black ink, appearing to read 'J Willetts', written in a cursive style.

**J Willetts**  
Joint Liquidator

**J M T DESIGN LIMITED  
IN LIQUIDATION**

**LIQUIDATORS' RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE PERIOD FROM 1 DECEMBER 2015 TO 30 NOVEMBER 2020**

Statement of affairs		From 01/12/2015 to 30/11/2019	From 01/12/2019 to 30/11/2020	Total
£		£	£	£
<b>RECEIPTS</b>				
250	Office equipment	300.00		300.00
500	Trade debt	500.00		500.00
40,000	Director's loan account	1,900.00	600.00	2,500.00
-	VAT	351.19		351.19
<u>22,700</u>		<u>3,051.19</u>	<u>600.00</u>	<u>3,651.19</u>
<b>PAYMENTS</b>				
	Cost of convening creditors' meeting	500.00		500.00
	Liquidator's disbursements	709.97		709.97
	Legal fees	546.00		546.00
	Bank charges	223.62	20.35	243.97
	VAT	351.19		351.19
		<u>2,330.78</u>	<u>20.35</u>	<u>2,351.13</u>
	Balance on hand	<u>720.41</u>	<u>579.65</u>	<u>1,300.06</u>

**JMT DESIGN LIMITED****LIQUIDATORS' TIME COST SUMMARY****PERIOD FROM 1 DECEMBER 2015 TO 30 NOVEMBER 2020**

<b>Classification of work function</b>	<b>Partner</b>	<b>Administrator</b>	<b>Assistants &amp; support staff</b>	<b>Total hours</b>	<b>Time costs</b>	<b>Average hourly rate</b>
	<b>Hours</b>	<b>Hours</b>	<b>Hours</b>		<b>£</b>	<b>£</b>
Administration and planning	3.80	37.50	37.40	70.40	6,919	98.28
Investigations	4.00	-	-	4.00	1,040	260.00
Realisation of assets	7.60	16.00	-	23.60	3,576	151.53
Creditors	-	5.00	-	5.00	500	100.00
<b>Total hours</b>	15.40	50.20	37.40	103.00		
<b>Total costs (£)</b>	4,004	5,413	2,618		12,035	116.84

**PERIOD FROM 1 DECEMBER 2019 TO 30 NOVEMBER 2020**

<b>Classification of work function</b>	<b>Partner</b>	<b>Administrator</b>	<b>Assistants &amp; support staff</b>	<b>Total hours</b>	<b>Time costs</b>	<b>Average hourly rate</b>
	<b>Hours</b>	<b>Hours</b>	<b>Hours</b>		<b>£</b>	<b>£</b>
Administration and planning	1.00	6.70	3.40	11.10	1,168	105.23
Investigations	-	-	-	-	-	-
Realisation of assets	3.00	6.00	-	9.00	1,380	140.00
Creditors	-	-	-	-	-	-
<b>Total hours</b>	4.00	12.70	3.40	20.10		
<b>Total costs (£)</b>	1,040	1,270	238		2,548	126.77

## **JMT DESIGN LIMITED**

**Summary of work undertaken to be read in conjunction with the time cost summary:**

### **Administration and planning**

#### **(i) Case planning**

- Setting initial case strategy taking into account the specific circumstances of the case.
- Setting up physical and electronic case files.
- Obtaining a specific penalty bond.
- Reviewing the adequacy of the specific penalty bond as necessary.
- Undertaking periodic reviews of the progress of the case.

#### **(ii) Administrative set-up**

- Reviewing and taking possession of company records and preparing detailed summary of records held.
- Making arrangements for storage and retrieval of records as necessary.

#### **(iii) Appointment notification, filing and advertising**

- Issuing statutory notifications to creditors and others required on appointment as office holder.
- Arranging notification of appointment to creditors and the London Gazette.
- Notification of appointment to company advisors.

#### **(iv) Maintenance of records**

- Opening, maintaining and managing the estate bank account.
- Undertaking regular reconciliations of the bank accounts containing estate funds.
- Dealing with related filing and processing requirements.

#### **(v) Statutory reporting**

- Preparing, reviewing and issuing annual progress reports to creditors and members.
- Filing returns at Companies House.

### **Investigations**

- Consideration of investigation strategy.
- Sending a questionnaire to the director and reviewing responses.
- Review of company records and requests to creditors for information to identify any matters requiring further detailed examination.
- Completion of SIP2 investigation work as appropriate.
- Preparation of report pursuant to CDDA 1986.

## **Realisation of assets**

- Correspondence with associated company with regard to outstanding debt.
- Correspondence with director regarding overdrawn loan account.
- Correspondence with solicitor regarding voluntary charge over matrimonial home.
- Continuing correspondence with director.

## **Creditors**

- Maintaining up to date creditor information on the case management system.
- General correspondence and telephone conversations with creditors in response to general enquiries and concerns.
- Receipt and acknowledgement of claims.
- Correspondence with H M Revenue and Customs with regards to their outstanding claims.

## BLADES INSOLVENCY SERVICES 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.

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/>. Details about how an office holder's fees may be approved for each case type are available in a series of guides issued with Statement of Insolvency Practice 9 (SIP 9) and can be accessed at <https://www.r3.org.uk/what-we-do/publications/professional/fees>. Alternatively a hard copy may be requested from Blades Insolvency Services, Charlotte House, 19B Market Place, Bingham, Nottingham, NG13 8AP. Please note that we have provided further details in this policy document.

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

Grade of staff	Current charge out rate per hour, effective from 1 November 2018 £	Previous charge out rate per hour, effective from 1 November 2011 £
Partner	285	260
Administrator	110	100
Case Administrator	80	70
Cashier	80	70

These charge-out rates charged are reviewed annually and, where relevant, 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
- Investigations
- Realisation of assets
- Creditors
- Trading
- Case specific matters

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. The legislation changed on 1 October 2015 and on new appointments we may seek approval for our fees to be based on a percentage basis or as a fixed sum, both of which are explained further below.

When we seek time costs approval we have to provide 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 explain 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. The legislation changed on 1 October 2015 and we now seek remuneration on a percentage basis more often. 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. The legislation changed on 1 October 2015 and we now seek remuneration on a fixed fee basis more often. 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.

#### **Members' Voluntary Liquidations and Voluntary Arrangements**

The changes in legislation that took effect from 1 October 2015 did not apply to Members' Voluntary Liquidations (MVL), Company Voluntary Arrangements (CVA) or Individual Voluntary Arrangements (IVA). In MVLs, the company's members set the fee basis, often as a fixed fee. In CVAs and IVAs, the fee basis is set out in the proposals and creditors approve the fee basis when they approve the arrangement.

#### **All bases**

With the exception of Individual Voluntary Arrangements and Company Voluntary Arrangements which are VAT exempt, the officeholder's remuneration invoiced to the insolvent estate will be subject to VAT at the prevailing rate.

## 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 disbursements are directly referable to an invoice from a third party, which is either in the name of the estate or Blades Insolvency Services. In the case of the latter, the invoice will make 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 expenses are statutory advertising, external meeting room hire, external storage, specific bond insurance and search fees. A software licence fee of £125.00 will be charged to each case. This is a fixed fee, irrespective of the duration of the insolvency procedure. A website hosting fee of £7.50 is payable in respect of each annual and final report.

Category 2 disbursements 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 expenses are photocopying, record storage and mileage.

It is proposed that the following category 2 disbursements are recovered:

Circular letters	5p per sheet to reflect the cost of stationery and photocopying or printing. The actual cost of postage will be separately charged to the estate. (No charge is made for individual letters relating to the administration of the insolvent estate)
Record storage	£10.00 box per annum (to include the cost of transport and eventual destruction of the records)
Mileage	45p per mile
Online money laundering verification search	£10.00 per individual search