

Liquidator's Progress Report

S.192

Pursuant to Sections 92A and 104A and 192
of the Insolvency Act 1986

To the Registrar of Companies

Company Number

05319075

Name of Company

A & L Retail Limited t/a Philip Hall

I / We
Christopher Brooksbank
Wesley House
Huddersfield Road
Birstall
Batley
West Yorkshire, WF17 9EJ

the liquidator(s) of the company attach a copy of my/our Progress Report
under section 192 of the Insolvency Act 1986

The Progress Report covers the period from 01/08/2012 to 31/07/2013

Signed



Date

9 September 2013

O'Hara & Co
Wesley House
Huddersfield Road
Birstall
Batley
West Yorkshire, WF17 9EJ

Ref A337/CB/BR/DY

MONDAY



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COMPANIES HOUSE

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**A & L Retail Limited t/a Philip Hall
(In Liquidation)
Liquidator's Abstract of Receipts & Payments**

Statement of Affairs		From 01/08/2012 To 31/07/2013
	SECURED ASSETS	
400,000 00	Freehold Land & Property	NIL
		NIL
	SECURED CREDITORS	
(347,006 77)	Lloyds TSB Bank plc	NIL
(560,071 00)	A & L Blackburn	NIL
		NIL
	HIRE PURCHASE	
NIL	Domain Name	NIL
(65,000 00)	A & L Retail Ltd Pension Scheme	NIL
1,000 00	Fixtures and Fittings	NIL
(12,000 00)	Close Asset Finance	NIL
		NIL
	ASSET REALISATIONS	
3,500 00	Stock	2,000 00
	Bank Interest Gross	2 95
	Contribution to Costs	10,000 00
		12,002 95
	COST OF REALISATIONS	
	Specific Bond	30 00
	Statement of Affairs Fee	10,000 00
	Category 2 Disbursements	367 30
	Remuneration	1,045 65
	Company Search Fee	5 00
	Statutory Advertising	555 00
		(12,002 95)
	PREFERENTIAL CREDITORS	
(9,378 67)	Employee Arrears/Hol Pay	NIL
		NIL
	UNSECURED CREDITORS	
(71,026 60)	Trade & Expense Creditors	NIL
(34,097 01)	Employees	NIL
(2,476 53)	PAYE / NIC	NIL
(7,860 21)	VAT	NIL
		NIL
	DISTRIBUTIONS	
(100 00)	Ordinary Shareholders	NIL
		NIL
(704,516 79)		0.00
	REPRESENTED BY	
		NIL



Christopher Brooksbank
Liquidator

**A & L Retail Limited t/a Philip Hall
(In Liquidation)
Supplementary Information**

Registered Office / Home Address

Wesley House
Huddersfield Road
Birstall, Batley
West Yorkshire WF17 9EJ

Registered Number

05319075

Appointment Details

First Partner - Christopher Brooksbank
Wesley House
Huddersfield Road
Birstall
Batley
West Yorkshire, WF17 9EJ
Appointment Date - 01/08/2012

Changes to Office Holders

None

Additional Information

Dividends / Distributions / Consigned Funds

Dividend Type	Date	Admitted	Number	Paid	p in £
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No Dividends Paid

Unrealisable Assets

Details of Basis of Remuneration

**Statement of Remuneration / Expenses
For period 01/08/2012 to 31/07/2013**

Account	Incurred In Period	Accrued In Period For Last Period	Accrued In Period	Total In Period
Specific Bond	30 00	0 00	0 00	30 00
Statement of Affairs Fee	10,000 00	0 00	0 00	10,000 00
Category 2 Disbursements	367 30	0 00	0 00	367 30
Remuneration	1,045 65	0 00	0 00	1,045 65
Company Search Fee	5 00	0 00	0 00	5 00
Statutory Advertising	555 00	0 00	0 00	555 00
	12,002 95	0 00	0 00	12,002 95

**A & L Retail Limited t/a Philip Hall - In Liquidation
(the 'Company')**

Liquidator's Annual Progress Report to Creditors

10 September 2013

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- 1 Statutory Information
- 2 Introduction
- 3 Realisation of Assets
- 4 Investigations
- 5 Creditors
- 6 Liquidator's Remuneration
- 7 Request for Information
- 8 Conclusion

APPENDICES

Receipts and Payments Account for the period 1 August 2012 to
31 July 2013

Appendix A

Time Analysis for the period from 1 August 2012 to
31 July 2013

Appendix B

Disbursements policy and summary of charge out rates with effect from
1 January 2013

Appendix C

1 Statutory Information

Company Number	05319075	
Date of Incorporation	22 December 2004	
Principal Activity	Department store	
Previous Names	N/a	
Registered Office	Wesley House, Huddersfield Road, Birstall, Batley, WF17 9EJ	
Trading Address	20 Fishergate, Ripon, North Yorkshire, HG4 1DY	
Authorised Share Capital	100 Ordinary £1 Shares	
Shareholders	Number held	Class
Anthony Blackburn	50	Ordinary
Lisa Blackburn	50	Ordinary
Directors (last 3 years)	Appointed	Resigned
Anthony Blackburn	22 December 2004	To date

2 Introduction

- 2 1 This report provides an update of the liquidation of A & L Retail Limited t/a Philip Hall (the 'Company') in accordance with Section 104A of The Insolvency Act 1986 (as amended) At Appendix A, I have provided an account of the Liquidator's Receipts and Payments for the period 1 August 2012 to 31 July 2013
- 2 2 The liquidation commenced on 1 August 2012 when I was appointed Liquidator at a meeting of the Company's creditors, further to an Abort Certificate being issued on 16 July 2012 in respect of the Company's Voluntary Arrangement The Company held assets which were estimated to be worth in the region of £3,500 and liabilities were estimated to be in the region of £704,417 Consequently, it was expected that there would be a nil return to creditors

3 Realisation of Assets

- 3 1 The Company's Statement of Affairs detailed that the Company held stock with an estimated to realise value circa £3,500 The Company also owned the freehold premises at 20 Fishergate, Ripon and a number of fixtures and fittings On 14 August 2012, prior to my appointment, Mr D Brook t/a Window Options contact my agent and made an offer of £5,000 plus VAT for the Company's stock and plant and machinery
- 3 2 Following my appointment an offer was received from a third party to purchase the Company's miscellaneous stocks, kitchen wear and underwear for the sum of £1,200 plus VAT
- 3 3 My agent advised that this offer should be accepted and as a result a sale of the same was concluded
- 3 4 In addition to the above, an offer was received from Mrs Lisa Blackburn to purchase the Company's remaining lingerie for the sum of £800 plus VAT
- 3 5 This offer was received on 16 August 2012 and following advice from my agent, it was accepted A sale of the same was conducted by my agent subject to an invoice dated 16 August 2012 Payment of this invoice was received on 17 December 2012
- 3 6 As per the Statement of Affairs the Company's freehold property was subject to a Mortgage held by Lloyds TSB Bank plc and a second Legal Mortgage held by Anthony and Lisa Blackburn As a result of these charges there was no equity available to creditors Consequently, my interest in this property was disclaimed on 9 August 2012
- 3 7 No further realisations have been made

4 Investigations

- 4 1 In accordance with the Company Directors Disqualification Act 1986 a report on the conduct of the Directors of the Company has been submitted to the Department for Business Innovation and Skills As this is a confidential report, I am unable to disclose the contents
- 4 2 I can also confirm that I have carried out my investigations into the Company in line with Statement of Insolvency Practice 2

5- Creditors

Secured Creditors

- 5 1 The Company held a bank account with Lloyds TSB Bank plc. At the date of my appointment the Company's bank account was overdrawn to the sum of £12,963.
- 5 2 The bank held a Debenture over the Company's assets together with a Mortgage over the property situated at 20 Fishergate, Ripon. The sum outstanding at the date of my appointment in respect of the Mortgage was £347,007.
- 5 3 As previously detailed, I can advise that Anthony and Lisa Blackburn held a second Legal Mortgage over the aforementioned property. The sum of £560,071 was outstanding at the date of my appointment.
- 5 4 Unfortunately, there have been insufficient realisations made to allow a distribution to secured creditors in this case.

Preferential Creditors

- 5 3 There have been preferential creditors' claims received in the sum of £2,271 in respect of arrears of wages and outstanding holiday pay. Unfortunately, there have been insufficient realisations made to allow a distribution to preferential creditors in this case.

Unsecured Creditors

- 5 4 As per the Statement of Affairs prepared by the Company's Director at the date of liquidation there were unsecured creditors totalling £704,717. I can advise that I have received claims totalling £330,294 in this respect. In accordance with Rule 4.186 of the Insolvency Rules 1986, I hereby give notice that there is no prospect of a dividend to creditors in this matter.

6 Liquidator's Remuneration

- 6 1 As per the resolution passed at the meeting of creditors, I was entitled to draw £10,000 plus VAT in respect of work carried out in connection with the preparation of the Statement of Affairs. I can confirm that the Company's Director paid these costs in full.
- 6 2 The basis of the Liquidator's remuneration was approved on a time costs basis at the meeting of creditors held on 1 August 2012.
- 6 3 My time costs for the period ended 31 July 2013 total £12,142. I can confirm that the sum of £1,081 has been drawn on account against these costs.
- 6 4 Attached at Appendix B is an analysis, in accordance with the provisions of Statement of Insolvency Practice 9 ('SIP9') that details my time costs incurred for the aforementioned period.
- 6 5 A guide to Liquidators fees and a copy of this firm's disbursements policy has previously been distributed to creditors. However, in the event a further copy is required then requests should be made by contacting this office on 01924 477 449. This firm's charge out rates and disbursements

policy changed with effect from 1 January 2013. An updated copy is therefore attached for your information at Appendix C.

6.6 The disbursements charged in this case are detailed on the attached receipts and payments account. Category 2 Disbursements of £240 (postage, printing and stationary), £25 (room hire) and £102 (travel) have been incurred and repaid.

6.7 Category 2 disbursements of £25 have also been incurred but not recharged in respect of printing, postage and stationary.

7 Request for Information

7.1 In accordance with Rule 4.49E of the Insolvency Rules 1986 a secured creditor or unsecured creditors with the concurrence of at least 5% in value of the general body of unsecured creditors are entitled to request further information relating to the Liquidator's remuneration or expenses. Such requests must be made within 21 days of receipt of this report. In the event the requesting unsecured creditor does not hold a concurrence of at least 5% an application to court may be made to obtain the necessary permission. Such applications need to be made within 21 days of receipt of this report.

7.2 In addition to the above and in accordance with Rule 4.131 of the Insolvency Rules 1986, creditors are entitled to make a claim that the Liquidator's remuneration or expenses are excessive. Such claims should be made in the form of an application to court no later than 8 weeks after the progress report has been received.

8 Conclusion

8.1 I can report that since the anniversary of this case, my administration in this matter has been concluded. A final meeting has been convened for 20 September 2013.

Should you require any further information, please do not hesitate to contact Daniel Young of this office.

Yours faithfully



C Brooksbank
Liquidator

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**A & L Retail Limited t/a Philip Hall
(In Liquidation)
Liquidator's Abstract of Receipts & Payments
To 31/07/2013**

S of A £		£	£
	SECURED ASSETS		
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	SECURED CREDITORS		
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(560,071 00)	A & L Blackburn	NIL	NIL
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NIL	Domain Name	NIL	
(65,000 00)	A & L Retail Ltd Pension Scheme	NIL	
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(34,097 01)	Employees	NIL	
(2,476 53)	PAYE / NIC	NIL	
(7,860 21)	VAT	NIL	NIL
	DISTRIBUTIONS		
(100 00)	Ordinary Shareholders	NIL	NIL
(704,516 79)			0 00
	REPRESENTED BY		NIL

Time Entry - SIP9 Time & Cost Summary

A337 - A & L Retail Limited t/a Philip Hall
 Project Code POST
 From 01/08/2012 To 31/07/2013

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Administration & Planning	4.50	26.50	4.80	39.30	75.10	9,152.00	121.86
Case Specific Matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	0.50	15.95	1.50	0.00	17.95	2,120.00	118.11
General Disbursements	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investigations	1.00	0.20	0.00	0.00	1.20	320.00	266.67
Realisation of Assets	1.50	1.00	0.00	0.00	2.50	550.00	220.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	7.50	43.65	6.30	39.30	96.75	12,142.00	125.50
Total Fees Claimed						0.00	
Total Disbursements Claimed						0.00	

APPENDIX C

Disbursements policy and summary of charge out rates with effect from 1 January 2013

**Summary of Charge Out Rates and Disbursement Charges with Effect from 1 January 2013
(Subject to Change)**

	Charge per hour £
Director	300 to 400
Senior Manager	250 to 300
Manager	200 to 250
Administrator	175 to 200
Support Staff	100 to 175

Disbursement Charges

- Mileage is recharged at 70p per mile
- Charges are made as follows

Postage

Normal letters

1st class - £1 10

2nd class - £1 00

Airmail - £2 00

Other According to size & weight

Photocopying

Up to 20p per sheet

- Internal room hire is charged at £25 to £100 per meeting