

# LIQ03

## Notice of progress report in voluntary winding up



Companies House

WEDNESDAY



\*Q931KC3E\*

QIQ

15/04/2020

#104

COMPANIES HOUSE

### 1 Company details

Company number 0 5 5 4 6 0 3 0

Company name in full C & T Bakery Limited

→ Filling in this form

Please complete in typescript or in  
bold black capitals.

### 2 Liquidator's name

Full forename(s) Andrew Mark

Surname Bland

### 3 Liquidator's address

Building name/number 41 Greek Street

Street Stockport

Post town Cheshire

County/Region

Postcode S K 3 8 A X

Country

### 4 Liquidator's name ①

Full forename(s)

Surname

① Other liquidator

Use this section to tell us about  
another liquidator.

### 5 Liquidator's address ②

Building name/number

Street

Post town

County/Region

Postcode

Country

② Other liquidator

Use this section to tell us about  
another liquidator.

LIQ03

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**6** Period of progress report

From date	<sup>d</sup> 1	<sup>d</sup> 8	<sup>m</sup> 0	<sup>m</sup> 2	<sup>y</sup> 2	<sup>y</sup> 0	<sup>y</sup> 1	<sup>y</sup> 9
To date	<sup>d</sup> 1	<sup>d</sup> 7	<sup>m</sup> 0	<sup>m</sup> 2	<sup>y</sup> 2	<sup>y</sup> 0	<sup>y</sup> 2	<sup>y</sup> 0

**7** Progress report

☐ The progress report is attached

**8** Sign and date

Liquidator's signature

Signature

X



X

Signature date

<sup>d</sup> 1	<sup>d</sup> 4	<sup>m</sup> 0	<sup>m</sup> 4	<sup>y</sup> 2	<sup>y</sup> 0	<sup>y</sup> 2	<sup>y</sup> 0
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LIQ03

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**Presenter information**

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name	Amanda Slaney
Company name	DMC Recovery Limited
Address	41 Greek Street
	Stockport
Post town	Cheshire
County/Region	
Postcode	S K 3 8 A X
Country	
DX	
Telephone	0161 474 0920



**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)

**C & T Bakery Limited T/A Don Millers Hot Bread Kitchens**  
**(In Liquidation)**  
**Liquidator's Summary of Receipts & Payments**

Statement of Affairs £		From 18/02/2019 To 17/02/2020 £	From 18/02/2019 To 17/02/2020 £
	<b>SECURED CREDITORS</b>		
(15,855.79)	Chargeholder (1)	NIL	NIL
		NIL	NIL
	<b>ASSET REALISATIONS</b>		
22,101.88	Cash at Bank	22,102.68	22,102.68
	DVLA Refund	41.66	41.66
500.00	Fixtures and Fittings	NIL	NIL
	Vehicle Insurance Refund	36.57	36.57
	Water Plus Refund	65.16	65.16
		22,246.07	22,246.07
	<b>COST OF REALISATIONS</b>		
	Assistance with Preparation of S of A	1,000.00	1,000.00
	Bank Charges	50.00	50.00
	Office Holder's Fees	4,500.00	4,500.00
	Pre Appointment Fees	6,500.00	6,500.00
	Re-Direction of Mail	415.00	415.00
	Specific Bond	110.00	110.00
	Statutory Advertising	220.65	220.65
		(12,795.65)	(12,795.65)
	<b>PREFERENTIAL CREDITORS</b>		
(14,332.01)	Employees: Arrears/Holiday Pay	NIL	NIL
		NIL	NIL
	<b>UNSECURED CREDITORS</b>		
(17,879.72)	Directors Loan Account - C Jackson	NIL	NIL
(54,326.96)	Employees	NIL	NIL
(1,350.00)	HMRC: PAYE and NI	NIL	NIL
(29,684.91)	Trade & Expense Creditors	NIL	NIL
		NIL	NIL
	<b>DISTRIBUTIONS</b>		
(100.00)	Ordinary Shareholders	NIL	NIL
		NIL	NIL
<b>(110,927.51)</b>		<b>9,450.42</b>	<b>9,450.42</b>
	<b>REPRESENTED BY</b>		
	Bank 1 Current		6,984.29
	Vat Receivable		2,466.13
			<b>9,450.42</b>



Andrew Mark Bland  
Liquidator



**Issuer** DMC Recovery Limited

**Document generated** Wed, 15 Apr 2020 18:23:39 +0100

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#### Parties involved with this document

Document processed	Party + Fingerprint
Wed, 15 Apr 2020 18:26:53 +0100	Mr Andrew Mark Bland - Signer (3964babb256a6eb1ec5ef438cd58c7da)

#### Audit history log

Date	Action
Wed, 15 Apr 2020 18:26:53 +0100	The envelope has been signed by all parties. (82.28.197.67)
Wed, 15 Apr 2020 18:26:53 +0100	Mr Andrew Mark Bland signed the envelope. (82.28.197.67)
Wed, 15 Apr 2020 18:26:14 +0100	Mr Andrew Mark Bland viewed the envelope. (82.28.197.67)
Wed, 15 Apr 2020 18:26:06 +0100	Mr Andrew Mark Bland opened the document email. (82.28.197.67)
Wed, 15 Apr 2020 18:25:09 +0100	Document emailed to andrew.bland@dmcrecovery.co.uk (35.179.95.236)
Wed, 15 Apr 2020 18:25:09 +0100	Sent the envelope to Mr Andrew Mark Bland (andrew.bland@dmcrecovery.co.uk) for signing. (2.30.80.5)
Wed, 15 Apr 2020 18:24:55 +0100	Mr Andrew Mark Bland has been assigned to this envelope (2.30.80.5)
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Wed, 15 Apr 2020 18:23:40 +0100	Envelope generated by Amanda Slaney (2.30.80.5)

# **Liquidator's Annual Progress Report to Creditors & Members**

**C & T Bakery Limited T/A Don Millers Hot Bread Kitchens  
- In Liquidation**

**14 April 2020**

## **C & T BAKERY LIMITED T/A DON MILLERS HOT BREAD KITCHENS - IN LIQUIDATION**

### **CONTENTS**

- 1** Introduction and Statutory Information
- 2** Receipts & Payments
- 3** Progress of the Liquidation
- 4** Creditors
- 5** Liquidator's Remuneration
- 6** Creditors' Rights
- 7** Next Report

### **APPENDICES**

- A** Receipts and Payments Account for the Period from 18 February 2019 to 17 February 2020
- B** Additional information in relation to Liquidator's Fees, Expenses & Disbursements

## C & T BAKERY LIMITED T/A DON MILLERS HOT BREAD KITCHENS - IN LIQUIDATION

### 1 Introduction and Statutory Information

- 1.1 I, Andrew Mark Bland of DMC Recovery Limited, 41 Greek Street, Stockport, Cheshire, SK3 8AX, was appointed as Liquidator of C & T Bakery Limited T/A Don Millers Hot Bread Kitchens (the **Company**) on 18 February 2019. This progress report covers the period from 18 February 2019 to 17 February 2020 (**the Period**) and should be read in conjunction with the report on the Company's financial position issued on 11 February 2019.
- 1.2 Information about the way that we will use, and store personal data on insolvency appointments can be found at <http://www.dmc-recovery.co.uk/privacy-policy>. If you are unable to download please contact us and a hard copy will be provided to you.
- 1.3 The principal trading address of the Company was 18 Grosvenor Centre, Macclesfield, Cheshire, SK11 6AX. The business traded under the name Don Millers Hot Bread Kitchens.
- 1.4 The registered office of the Company has been changed to C/o 41 Greek Street, Stockport, Cheshire, SK3 8AX and its registered number is 05546030.

### 2 Receipts and Payments

- 2.1 At Appendix A is my Receipts and Payments Account covering the Period of this report.

### 3 Progress of the Liquidation

- 3.1 This section of the report provides creditors with an update on the progress made in the liquidation during the Period and an explanation of the work done by the Liquidator and his staff.

#### ***Administration (including statutory compliance & reporting)***

Administration	<ul style="list-style-type: none"><li>• Dealing with statutory obligations of appointment to the date of this report.</li><li>• Dealing with case planning and routine correspondence.</li><li>• Maintaining case estate account and dealing with taxation.</li></ul>
Creditors	<ul style="list-style-type: none"><li>• Dealing with creditor correspondence and telephone calls.</li><li>• Pursuing, reviewing and admitting claims and all associated documentation.</li><li>• Dealing with the HM Revenue and Customs to agree their claim.</li><li>• Maintaining creditor information as appropriate.</li></ul>
Investigations (Year 1)	<ul style="list-style-type: none"><li>• Issuing the director's questionnaire and chasing the same.</li><li>• Liaising with director(s) and reviewing company records to identify any matter that a Liquidator may take against a third party in order to recover funds for the benefit of creditors.</li><li>• Pursuing rights in action.</li><li>• Dealing with statutory obligations in relation to the company's affairs, and preparing the relevant documentation to the Secretary of State.</li><li>• Assisting the Insolvency Service with their enquiries.</li></ul>
Realisation of Assets	<ul style="list-style-type: none"><li>• Dealing with the realisation of assets as detailed at section 5 above (and otherwise those assets shown in the Statement of Affairs).</li></ul>



## C & T BAKERY LIMITED T/A DON MILLERS HOT BREAD KITCHENS - IN LIQUIDATION

Realisation of Assets	<ul style="list-style-type: none"><li>• Works undertaken in the realisation of assets as detailed below.</li></ul>
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- 3.2 An office holder must comply with certain statutory obligations under the Insolvency Act 1986 and other related legislation. Details about the work I anticipated would need to be done in this area was outlined to creditors in my initial fees estimate/information.
- 3.3 Where the costs of statutory compliance work or reporting to creditors exceeds the initial estimate, it will usually be because the duration of the case has taken longer than anticipated, possibly due to protracted asset realisations, which have in turn placed a further statutory reporting requirement on the Liquidator.
- 3.4 As noted in my initial fees estimate/information, this work will not necessarily bring any financial benefit to creditors, but is required on every case by statute.

### **Realisation of Assets**

#### *Cash at Bank*

- 3.5 Following my appointment, I wrote to the Company's bank to request closure of the account and the credit balance is forwarded to the designated liquidation account. A total of £22,102.68 has been received.

#### *Water Plus Refund*

- 3.6 A refund in the sum of £65.16 has been received from Water Plus.

#### *Vehicle Insurance Refund*

- 3.7 A refund of £36.57 has been received in respect of vehicle insurance.

#### *DVLA Refund*

- 3.8 A refund of £41.66 has been received from the DVLA

### **Creditors (claims and distributions)**

- 3.9 Further information on the anticipated outcome for creditors in this case can be found at section 3 of this report. A Liquidator is not only required to deal with correspondence and claims from unsecured creditors (which may include retention of title claims), but also those of any secured and preferential creditors of the Company. This may involve separate reporting to any secured creditor and dealing with distributions from asset realisations caught under their security, most typically a debenture.
- 3.10 Claims from preferential creditors typically involve employee claims and payments made on behalf of the Company by the Redundancy Payments Service following dismissal.
- 3.11 The above work will not necessarily bring any financial benefit to creditors generally, however a Liquidator is required by statute to undertake this work. Similarly, if a distribution is to be paid to any class of creditor, work will be required to agree those claims and process the dividend payments to each relevant class of creditor. The more creditors a company has, the more time and cost will be involved by the Liquidator in dealing with those claims.
- 3.12 I consider the following matters worth noting in my report to creditors at this stage:
- There are approximately 13 unsecured creditor claims in this case with a value per the director's statement of affairs of £48,914.63.

## C & T BAKERY LIMITED T/A DON MILLERS HOT BREAD KITCHENS - IN LIQUIDATION

- There are approximately 10 unsecured claims in this case relating to former employees with a value per the directors statement of affairs of £54,326.96. My firm has dealt with all employee claims submitted.
- There is 1 secured creditor who have submitted a claim for £13,270.91.
- I anticipate claims from preferential creditors totalling £14,331.01 as per the statement of affairs.

### ***Investigations***

- 3.13 Some of the work the Liquidator is required to undertake is to comply with legislation such as the Company Directors' Disqualification Act 1986 (**CDDA 1986**) and Statement of Insolvency Practice 2 – Investigations by Office Holders in Administration and Insolvent Liquidations and may not necessarily bring any financial benefit to creditors, unless these investigations reveal potential asset recoveries that the Liquidator can pursue for the benefit of creditors.
- 3.14 I can confirm that I have submitted a report on the conduct of the Directors of the Company to the Department for Business, Energy & Industrial Strategy under the CDDA 1986. As this is a confidential report, I am unable to disclose the contents.
- 3.15 Shortly after appointment, I made an initial assessment of whether there could be any matters that might lead to recoveries for the estate and what further investigations may be appropriate. This assessment took into account any information provided by creditors. My investigations have not revealed any issues requiring further report or any further potential recoveries which could be pursued for the benefit of creditors.

### ***Matters still to be dealt with***

#### ***Potential Negligence Claim***

- 3.16 As previously reported in the financial report on the Company's position, the Director advised that he believed there to be a negligence claim against the solicitors advising on the lease of the business premises. He believes that issues arising from the lease resulted in the closure of the business and liquidation. Schofield Sweeney have been appointed on a contingent basis to review the lease prior to the date of inception and advise on the likelihood of a successful claim. I will report further on this matter in my next progress report or final report of the case, whichever is sooner.

#### ***Payment of Fixtures and Fittings***

- 3.17 Following my appointment an offer of £500 plus VAT was received for the fixtures and fittings of the Company from a non-connected party. This offer was in line with an agent's advice and subsequently accepted to ensure the costs of marketing the fixtures and fittings did not diminish from the value.
- 3.18 Despite numerous requests, payment for the assets has not yet been received. This matter will be passed to solicitors should payment not be received in due course.

### ***Connected Party Transactions***

- 3.19 There have been no connected party transactions since the date of my appointment.

## C & T BAKERY LIMITED T/A DON MILLERS HOT BREAD KITCHENS - IN LIQUIDATION

### 4 Creditors

#### **Secured Creditors**

- 4.1 Royal Bank of Scotland Plc holds a fixed and floating charge over the Company's assets. At the date of the liquidation the indebtedness to the secured creditor was estimated at £15,855.79 and a claim for £13,270.91 has been received. No claim has been agreed to date.
- 4.2 I would confirm that as at the date of this report there is no expected return to the secured creditors.

#### **Preferential Creditors**

- 4.3 A summary of preferential claims is detailed below.

Preferential claim	Agreed Claim £	Statement of Affairs Claim £	Dividend paid p to the £1
Employee claims (Total number of claims = (10) and Department for Business, Energy & Industrial Strategy (BEIS)	No claims agreed	£14,332.01	Nil

- 4.4 I would confirm that there is no dividend anticipated to the preferential creditors as at the date of this report.

#### **Unsecured Creditors**

- 4.5 I have received claims totalling £34,493.22 from 4 creditors. I have yet to receive claims from 9 creditors whose debts total £19,456.41 as per the Company's statement of affairs.
- 4.6 The Company granted a floating charge to Royal Bank of Scotland on 5 October 2005. Accordingly, I am required to create a fund out of the Company's net floating charge property for unsecured creditors (known as the **Prescribed Part**).
- 4.7 Based on present information, the value of the Company's net floating charge property is less than £10,000, therefore the Prescribed Part calculation is not applicable in this case.
- 4.8 I would confirm that it is anticipated there will be insufficient funds realised after defraying the expenses of the liquidation to pay a dividend to unsecured creditors.

### 5 Liquidator's Remuneration

- 5.1 The Creditors approved that the basis of the Liquidator's remuneration be fixed as a set amount of £8,000 plus VAT and 15% of realisations. In addition, a flat fee of £500 plus VAT be applied for the realisation of the cash at bank. My fees estimate/information was originally provided to creditors when the basis of my remuneration was approved and was based on information available to me at that time.
- 5.2 The Liquidator has made the following realisations upon which the creditors have approved a percentage be taken as remuneration. Details of the realisations to date and associated remuneration drawn on account of those realisations is set out below:

Asset category	Value of assets realised in period	Total value of assets realised since appointment	Remuneration % agreed	Total fees invoiced to date	Total fees to be invoiced
Refunds	£143.39	£143.39	15%	Nil	£14.34

## **C & T BAKERY LIMITED T/A DON MILLERS HOT BREAD KITCHENS - IN LIQUIDATION**

- 5.3 The Liquidator has drawn £4,000 plus VAT against the total set fee agreed of £8,000 plus VAT and £500 plus VAT in respect of the flat fee for realising the cash at bank approved by creditors.
- 5.4 At the date of this report, I would confirm that my fees estimate for the liquidation remains unchanged. This is because I consider my estimate to be sufficient or because I intend restricting the Liquidator's time costs to be drawn from the estate to the level of my estimate and as a result, any time incurred in excess of this will not be borne by creditors.
- 5.5 Attached as Appendix B is additional information in relation to the Liquidator's fees, expenses and disbursements, *including where relevant, information on the use of subcontractors and professional advisers.*

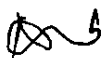
### **6 Creditors' Rights**

- 6.1 Within 21 days of the receipt of this report, a secured creditor, or an unsecured creditor (with the concurrence of at least 5% in value of the unsecured creditors) may request in writing that the Liquidator provide further information about his remuneration or expenses which have been itemised in this progress report.
- 6.2 Any secured creditor, or an unsecured creditor (with the concurrence of at least 10% in value of the unsecured creditors) may within 8 weeks of receipt of this progress report make an application to court on the grounds that, in all the circumstances, the basis fixed for the Liquidator's remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Liquidator, as set out in this progress report, are excessive.

### **7 Next Report**

- 7.1 I am required to provide a further report on the progress of the liquidation within two months of the next anniversary of the liquidation, unless I have concluded matters prior to this, in which case I will write to all creditors with my final account.
- 7.2 If you have any queries in relation to the contents of this report, I can be contacted by telephone on 0161 474 0920 or by email at [amanda.slaney@dmcreecovery.co.uk](mailto:amanda.slaney@dmcreecovery.co.uk)

Yours faithfully



**Andrew M Bland**  
Liquidator

## C & T BAKERY LIMITED T/A DON MILLERS HOT BREAD KITCHENS - IN LIQUIDATION

### Appendix B

#### Additional Information in Relation to the Liquidator's Fees, Expenses & Disbursements

##### 8 Staff Allocation and the Use of Sub-Contractors

- 8.1 The general approach to resourcing our assignments is to allocate staff with the skills and experience to meet the specific requirements of the case.
- 8.2 The constitution of the case team will usually consist of a Partner, a Manager, and an Administrator or Assistant. The exact constitution of the case team will depend on the anticipated size and complexity of the assignment and the experience requirements of the assignment.
- 8.3 Some of the work required by the liquidator has been subcontracted to individuals experienced in insolvency work working under my supervision, the costs of using such subcontractors will be included in the time costs charged or the fixed fee as appropriate.

##### 9 Professional Advisors

- 9.1 On this assignment we have used the professional advisors listed below. We have also indicated alongside, the basis of our fee arrangement with them, which is subject to review on a regular basis.

Name of Professional Advisor	Basis of Fee Arrangement
Schofields Sweeney (legal advice)	Contingent Basis
Matt Lyons MRICS (disposal advice)	Fixed fee

- 9.2 Our choice was based on our perception of their experience and ability to perform this type of work, the complexity and nature of the assignment and the basis of our fee arrangement with them.

##### 10 Liquidator's Expenses & Disbursements

- 10.1 The estimate of expenses (including disbursements) which were anticipated at the outset of the liquidation was provided to creditors when the basis of my fees were approved, a copy of which is set out below:

Expense	Estimated cost £
Statutory advertising	200.00
Specific penalty bond	50.00
Re-direction of the Company's mail	250.00
Category 2 disbursements charged by the firm:	
None	

## C & T BAKERY LIMITED T/A DON MILLERS HOT BREAD KITCHENS - IN LIQUIDATION

### **Current position of Liquidator's expenses**

- 10.2 An analysis of the expenses paid to the date of this report, together with those incurred but not paid at the date of this report is provided below:

	<b>Paid in the period covered by this report £</b>	<b>Incurred but not paid to date £</b>	<b>Total anticipated cost £</b>
Solicitors' costs	TBC – Contingent	0.00	TBC – Contingent
Statutory advertising	220.65	0.00	220.65
Specific penalty bond	110.00	0.00	110.00
Agents costs	0.00	TBC	TBC
Bank Charges	50.00	0.00	50.00
Re-direction of the Company's mail	415.00 <sup>1</sup>	0.00	415.00
<b>Category 2 disbursements charged by the firm:</b>			
None	0.00	0.00	0.00

- 10.3 Category 1 disbursements do not require approval by creditors. The type of disbursements that may be charged as a Category 1 disbursement to a case generally comprise of external supplies of incidental services specifically identifiable to the case, such as postage, case advertising, invoiced travel and external printing, room hire and document storage. Also chargeable will be any properly reimbursed expenses incurred by personnel in connection with the case. These disbursements are included in the tables of expenses above.
- 10.4 Category 2 disbursements do require approval from creditors. These are costs which are directly referable to the appointment in question but are not payments which are made to an independent third party and may include shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis such as internal room hire, document storage or business mileage. Details of Category 2 disbursements charged by this firm (where appropriate) were provided at the time the Liquidator's fees were approved by creditors. Any Category 2 disbursements incurred are specifically highlighted in the tables of expenses above.

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<sup>1</sup> Please be advised that two redirections were scheduled to accompany both the incorporated and trading name.