

In accordance with Rule 18.7 of the Insolvency (England & Wales) Rules 2016 and Sections 92A, 104A and 192 of the Insolvency Act 1986.

# LIQ03

## Notice of progress report in voluntary winding up



Companies House

WEDNESDAY



\*A95H4ZPT\*

A10

20/05/2020

#259

COMPANIES HOUSE

### 1 Company details

Company number 0 5 8 0 5 5 9 8

Company name in full The Roof Group Limited

#### → Filling in this form

Please complete in typescript or in bold black capitals.

### 2 Liquidator's name

Full forename(s) Neil

Surname Bennett

### 3 Liquidator's address

Building name/number Leonard Curtis

Street 5th Floor

Grove House

Post town 248a Marylebone Road

County/Region London

Postcode N W 1 6 B B

Country

### 4 Liquidator's name ①

Full forename(s) Andrew

Surname Duncan

#### ① Other liquidator

Use this section to tell us about another liquidator.

### 5 Liquidator's address ②

Building name/number Leonard Curtis

Street 5th Floor

Grove House

Post town 248a Marylebone Road

County/Region London

Postcode N W 1 6 B B

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 | d | 2 | d | 8 | m | 0 | m | 3 | y | 2 | y | 0 | y | 1 | y | 9 |
| To date   | d | 2 | d | 7 | m | 0 | m | 3 | 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

*[Handwritten Signature]*

X

Signature date

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| d | 1 | d | 9 | m | 0 | m | 5 | y | 2 | y | 0 | y | 2 | y | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

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 **Samuel Wood**

Company name **Leonard Curtis**

Address **5th Floor**

**Grove House**

**248a Marylebone Road**

Post town **London**

County/Region

Postcode **N W 1 6 B B**

Country

DX

Telephone **020 7535 7000**



**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)



**LEONARD CURTIS**  
BUSINESS RESCUE & RECOVERY

**The Roof Group Limited  
(In Creditors' Voluntary Liquidation)**

Company Number: 05805598

Former Registered Office and Trading Address:

Office A Station House, 33 North Street, Station Approach, Carshalton SM5 2HW

**Joint Liquidators' First Progress Report  
pursuant to Section 104A(1) of the Insolvency Act 1986 (as amended)  
and Rule 18.3 of the Insolvency (England and Wales) Rules 2016**

**Report period  
28 March 2019 to 27 March 2020**

**18 May 2020**

Neil Bennett and Andrew Duncan - Joint Liquidators  
Leonard Curtis  
5th Floor, Grove House, 248a Marylebone Road  
London NW1 6BB  
Tel: 020 7535 7000 Fax: 020 7723 6059  
[creditors@leonardcurtis.co.uk](mailto:creditors@leonardcurtis.co.uk)  
Ref: L/18/SVW/ROO02/1010

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TO ALL MEMBERS, CREDITORS AND THE REGISTRAR OF COMPANIES

**1 INTRODUCTION**

- 1.1 Neil Bennett and Andrew Duncan were appointed Joint Liquidators of The Roof Group Limited ("the Company") on 28 March 2019.
- 1.2 Neil Bennett is authorised to act as an insolvency practitioner in the UK by the Insolvency Practitioners Association and Andrew Duncan is authorised to act as an insolvency practitioner in the UK by the Institute of Chartered Accountants in England and Wales.
- 1.3 There has been no change in office holder since the date of liquidation.
- 1.4 This report provides an update on the conduct of the liquidation for the period from 28 March 2019 to 27 March 2020, as required by Section 104A(1) of the Insolvency Act 1986 (as amended) ("the Act") and Rule 18.3 of the Insolvency (England and Wales) Rules 2016 ("the Rules"). It contains details of the progress made, the expected outcome for creditors and other information that the Joint Liquidators are required to disclose.

**2 CONDUCT OF THE LIQUIDATION**

- 2.1 The Company's registered office was changed to Leonard Curtis, 5th Floor, Grove House, 248a Marylebone Road, London NW1 6BB on 16 April 2019.

**Assets Realised**

**2.2 Chattel Assets**

- 2.2.1 These comprised stock, fixtures & fittings and computer & construction equipment.
- 2.2.2 The Joint Liquidators instructed independent valuation agents, Axia Valuation Services ("Axia"), to undertake a valuation of the Company's chattel assets. Following their valuation, Axia advised that the costs of uplifting and selling the assets would be greater than the expected sale realisations and, on the advice of Axia, these assets have been abandoned.

**2.3 Motor Vehicles**

The Company operated with two vehicles which were subject to finance. Axia have advised that after valuation there is minimal equity in the vehicles and that the costs of uplift would be greater than any sale realisation. As a consequence the director returned the vehicles to the finance companies.

**Assets Still to be Realised**

**2.4 Debtors and Retentions**

- 2.4.1 At the date of liquidation the Company was due £32,108 in respect of outstanding debts and withheld retentions. These were estimated to realise as uncertain.
- 2.4.2 Following appointment the Joint Liquidators instructed independent quantity surveyors, Robert Pearce Associates ("RPA"), to review the contractual position and pursue the outstanding sums. To date, £3,695 has been realised.
- 2.4.3 RPA have advised that owing to a number of counter claims received it is still uncertain if any future realisations will be made.

### **3 RECEIPTS AND PAYMENTS ACCOUNT**

- 3.1 A summary of the Joint Liquidators' receipts and payments for the period from 28 March 2019 to 27 March 2020 is attached at Appendix A.
- 3.2 All figures are stated net of VAT.

### **4 OUTCOME FOR CREDITORS**

#### **Secured Creditors**

- 4.1 HSBC Bank Plc ("the Bank") hold a debenture dated 22 June 2015 incorporating both fixed and floating charges. At the date of liquidation the Company's current account held with the Bank was overdrawn by £7,150. Based upon current information we do not anticipate that there will be a return to the Bank.

#### **Preferential Creditors**

- 4.2 As at the date of liquidation, no preferential claims were anticipated.
- 4.3 No claims have been received.

#### **Prescribed Part**

- 4.4 The Act provides that, where a company has created a floating charge after 15 September 2003, a prescribed part of the company's net property must be made available to the unsecured creditors and not be distributed to the floating charge holder except in so far as it exceeds the amount required for the satisfaction of unsecured claims. The net property represents the assets available after the costs and expenses of the insolvency procedure and the discharge of preferential creditors' claims in full.
- 4.5 Based upon current information, after discharging the costs of liquidation, there will be insufficient funds available to enable a prescribed part to be set aside.

#### **Ordinary Unsecured Creditors**

- 4.6 As at the date of liquidation, there were 22 ordinary unsecured creditors, with estimated claims totalling £229,285.
- 4.7 The funds realised have already been distributed or used or allocated for paying the expenses of the liquidation. As a result, there will be no dividend to the ordinary unsecured creditors.
- 4.8 The Joint Liquidators have collated and acknowledged (where requested) the claims of the ordinary unsecured creditors, although, in view of the fact that there will be no distribution to this class of creditor, unsecured claims have not been formally agreed.

### **5 INVESTIGATIONS**

- 5.1 Following their appointment, the Joint Liquidators considered the information acquired in the course of appraising and realising the business and assets of the Company, together with information provided by the Company's directors and its creditors, to identify any further possible realisations for the estate and what further investigations, if any, might be appropriate.

5.2 We have identified certain matters that are currently subject to further investigations. Updates will be provided to creditors in due course once these further investigations are complete.

5.3 Notwithstanding the above, the Joint Liquidators have complied with their statutory obligations under the Company Directors Disqualification Act 1986 and the appropriate report has been submitted to the relevant authority.

## 6 JOINT LIQUIDATORS' REMUNERATION, EXPENSES AND DISBURSEMENTS, AND CREDITORS' RIGHTS

### Remuneration

6.1 On 9 May 2019, creditors resolved by way of business by correspondence, that the Joint Liquidators' remuneration be payable by reference to time properly given by them and their staff in attending to matters arising in the liquidation as set out in the Fees Estimate dated 17 April 2019 (for an amount totalling £16,064). The Joint Liquidators' time costs from 28 March 2019 to 27 March 2020 are £8,552.50, which represents 43 hours at an average hourly rate of £198.90. Attached at Appendix B is a time analysis which provides details of the activity costs incurred by staff grade during the period from 28 March 2019 to 27 March 2020, together with a detailed description of work undertaken attributable to each category of time costs and an explanation of why it was necessary for that work to be performed.

6.2 At Appendix C is a comparison of categorised time costs incurred and the estimated time costs as per the original Fees Estimate. You will note that the categories of time costs incurred do not generally exceed those as set out in the Fees Estimate.

6.3 Fees totalling £3,000 have been drawn.

### Expenses

6.4 A comparison of the Joint Liquidators' expenses from 28 March 2019 to 27 March 2020 and the Joint Liquidators' statement of likely expenses is attached at Appendix D. To assist creditors' understanding of this information, it has been separated into the following two categories:

- *Standard Expenses*: this category includes expenses payable by virtue of the nature of the liquidation process and / or payable in order to comply with legal or regulatory requirements.
- *Case Specific Expenses*: this category includes expenses likely to be payable by the Joint Liquidators in carrying out their duties in dealing with issues arising in this particular liquidation. Included within this category are costs that are directly referable to the liquidation but are not paid to an independent third party (and which may include an element of allocated costs). These are known as 'category 2 disbursements' and they may not be drawn without creditor approval.

### Disbursements

6.5 On 9 May 2019, creditors resolved that the Joint Liquidators be authorised to draw category 2 disbursements.

6.6 You will note that, in general, the nature and value of expenses incurred to date fall within those anticipated within the original statement of expenses.

6.7 Attached at Appendix E is additional information in relation to the firm's policy on staffing, the use of subcontractors, disbursements and details of current charge-out rates by staff grade. Please be aware that the firm's charge out rates have been amended with effect from 1 August 2019.



6.8 During the liquidation, the following professional advisors and / or subcontractors have been used:

| Name of Professional Advisor | Service Provided              | Basis of Fees              |
|------------------------------|-------------------------------|----------------------------|
| Axia Valuation Services      | Asset valuation               | Fee Waived                 |
| Robert Pearce Associates     | Debtor / Retention Collection | Percentage of Realisations |

### Creditors' Rights

- 6.9 Under Rule 18.9 of the Rules, within 21 days of receipt of this report, a secured creditor, or an unsecured creditor with either the concurrence of at least five per cent in value of the unsecured creditors (including the creditor in question), or with the permission of the court, may request in writing that the Joint Liquidators provide further information about their remuneration or expenses, which have been itemised in this report.
- 6.10 Under Rule 18.34 of the Rules, any secured creditor, or any unsecured creditor with either the concurrence of at least 10 per cent in value of the unsecured creditors (including that creditor) or the permission of the court, may within eight weeks of receipt of the progress report that first reports the fee basis, the charging of the remuneration or the incurring of the expenses in question, make an application to court on the grounds that, in all the circumstances, the basis fixed for the Joint Liquidators' remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Joint Liquidators, as set out in the progress report, are excessive.
- 6.11 Unless the court orders otherwise, the costs of the application shall be paid by the applicant and are not payable as an expense of the liquidation.

## 7 MATTERS STILL TO BE DEALT WITH

Matters still to be dealt with before conclusion of the liquidation include the following:

- The realisation of the remaining assets, as detailed in section 2; and
- The unpaid remuneration and expenses will need to be paid.

## 8 OTHER MATTERS

- 8.1 For your information, a 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/technical-library/england-wales/technical-guidance/fees/>

- 8.2 If you would prefer this to be sent to you in hard copy form, please contact Samuel Wood of this office on 020 7535 7000.

- 8.3 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>

- 8.4 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

- 8.5 When submitting details of your claim in the liquidation, you may disclose personal data to the Joint Liquidators. 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. The Joint Liquidators act as Data Controllers in respect of personal data they obtain in relation to this liquidation and are therefore responsible for complying with Data Protection Law in respect of any personal data they process. The Joint Liquidators' privacy notice, which is attached to this report at Appendix G, explains how they process your personal data. Terms used in this clause bear the same meanings as are ascribed to them in Data Protection Law.

Yours faithfully



**NEIL BENNETT**  
**JOINT LIQUIDATOR**

Neil Bennett is authorised to act as an insolvency practitioner in the UK by the Insolvency Practitioners Association under office holder number 9083 and Andrew Duncan is authorised to act as an insolvency practitioner in the UK by the Institute of Chartered Accountants in England and Wales under office holder number 9319

SUMMARY OF JOINT LIQUIDATORS' RECEIPTS AND PAYMENTS FROM 28 MARCH 2019 TO 27 MARCH 2020

|                                 | Estimated<br>to realise<br>£ | Cumulative<br>£ |
|---------------------------------|------------------------------|-----------------|
| <b>RECEIPTS</b>                 |                              |                 |
| Stock                           | Uncertain                    | -               |
| Debtors and Retentions          | Uncertain                    | 3,694.95        |
| Prepayments                     | Uncertain                    | -               |
| Balance at Bank                 | -                            | 0.74            |
|                                 | <u>Uncertain</u>             | <u>3,695.69</u> |
| <b>PAYMENTS</b>                 |                              |                 |
| Joint Liquidators' Remuneration |                              | 3,000.00        |
|                                 |                              | <u>3,000.00</u> |
| <b>BALANCE IN BANK</b>          |                              | <u>695.69</u>   |
| <b>Represented By:</b>          |                              |                 |
| Current Account                 |                              | 660.68          |
| VAT Control Account             |                              | 35.01           |
|                                 |                              | <u>695.69</u>   |

APPENDIX B

SUMMARY OF JOINT LIQUIDATORS' TIME COSTS FROM 28 MARCH 2019 TO 27 MARCH 2020

|                                     | Director |           | Senior Manager |           | Manager 1 |           | Manager 2 |           | Administrator 1 |           | Administrator 4 |           | Total |           | Average<br>Hourly Rate<br>£ |
|-------------------------------------|----------|-----------|----------------|-----------|-----------|-----------|-----------|-----------|-----------------|-----------|-----------------|-----------|-------|-----------|-----------------------------|
|                                     | Units    | Cost<br>£ | Units          | Cost<br>£ | Units     | Cost<br>£ | Units     | Cost<br>£ | Units           | Cost<br>£ | Units           | Cost<br>£ | Units | Cost<br>£ |                             |
| Statutory & Review                  | 10       | 450.00    | 18             | 738.00    | 10        | 365.00    | 5         | 172.50    | -               | -         | 54              | 811.50    | 97    | 2,537.00  | 261.55                      |
| Receipts & Payments                 | -        | -         | 1              | 44.50     | -         | -         | 6         | 207.00    | -               | -         | 12              | 180.00    | 19    | 431.50    | 227.11                      |
| Insurance                           | -        | -         | 1              | 44.50     | -         | -         | 3         | 103.50    | -               | -         | 4               | 60.00     | 8     | 208.00    | 260.00                      |
| Assets                              | -        | -         | -              | -         | -         | -         | -         | -         | -               | -         | 17              | 255.00    | 17    | 255.00    | 150.00                      |
| Liabilities                         | 2        | 90.00     | -              | -         | -         | -         | 4         | 138.00    | -               | -         | 58              | 870.00    | 64    | 1,098.00  | 171.56                      |
| General Administration              | 4        | 180.00    | -              | -         | -         | -         | -         | -         | 3               | 78.00     | 68              | 1,020.00  | 75    | 1,278.00  | 170.40                      |
| Appointment                         | -        | -         | -              | -         | -         | -         | -         | -         | -               | -         | 36              | 540.00    | 36    | 540.00    | 150.00                      |
| Post Appointment Creditor Reporting | 5        | 225.00    | 5              | 205.00    | 10        | 365.00    | -         | -         | -               | -         | 25              | 375.00    | 45    | 1,170.00  | 260.00                      |
| Investigations                      | -        | -         | -              | -         | -         | -         | -         | -         | -               | -         | 69              | 1,035.00  | 69    | 1,035.00  | 150.00                      |

Total 21 945.00 25 1,032.00 20 730.00 18 621.00 3 78.00 343 5,146.50 430 8,552.50

Average Hourly Rate (£) 450.00 412.80 365.00 345.00 260.00 150.04 198.90

All Units are 6 minutes

**DETAILED NARRATIVE OF WORK PERFORMED BY THE JOINT LIQUIDATORS AND THEIR STAFF IN THE  
PERIOD 28 MARCH 2019 TO 27 MARCH 2020**

**Statutory and Review**

This category of activity encompasses work undertaken for both statutory and case-management purposes. Whilst this work did not directly result in any monetary value for creditors, it ensured that the case was managed efficiently and resourced appropriately, which was of benefit to all creditors. The work carried out under this category comprised the following:

- Case-management reviews. These are carried out periodically throughout the life of the case. A month one review was undertaken by the firm's compliance team to ensure that all statutory and best practice matters had been dealt with appropriately. As the case progressed, further quarterly reviews were undertaken to ensure that the case is progressing as planned.
- Allocation of staff, management of staff, case resourcing and budgeting.
- Review of time costs data to ensure accurate posting of time and to ensure compliance with Statement of Insolvency Practice 9.
- Review of work carried out by more junior members of staff to ensure quality of work and adherence to standards, legislation and best practice.
- The team was required under the Company Directors Disqualification Act 1986 ("CDDA") to review the Company's records and consider information provided by creditors on the conduct of the all directors involved with the Company during the three years leading up to the insolvency. This resulted in the preparation and submission of a statutory report on the director to the Insolvency Service. Evidence of unfit conduct can result in directors being disqualified for periods of up to 15 years.
- Review of director's statement of affairs and filing of document at Companies House in accordance with statutory requirements.

**Receipts and Payments**

This category of work did not result in a direct financial benefit for creditors; however, close monitoring of the case bank account is essential to ensure that bank interest is maximised where possible, estate expenses are properly managed and kept to a minimum and amounts payable to creditors are identified and distributed promptly.

- Opening of case bank account.
- Management of case bank account to ensure compliance with relevant risk management procedures.
- Preparation of periodic receipts and payments accounts for inclusion in statutory reports.
- Timely completion of all post-appointment tax and VAT returns.
- Managing estate expenses.

**Insurance, Bonding and Pensions**

Insolvency Practitioners are obliged to comply with certain statutory requirements when conducting their cases. Some of these requirements are in place to protect Company assets (see insurance and bonding matters below), whilst requirements in respect of Company pension schemes are there to protect the pension funds of Company employees. Whilst there is no direct financial benefit to Company creditors in dealing with these, close control of case expenditure is crucial to delivering maximum returns to the appropriate class of creditor.

- Periodic review of insurance requirements over physical assets, to minimise costs to the estate.

## APPENDIX B (cont)

- Calculation and request of Joint Liquidators' bond in accordance with the Insolvency Practitioners Regulations 2005. A bond is a legal requirement on all liquidations and is essentially an insurance policy to protect creditors against the fraud or dishonesty of the Insolvency Practitioner. The bond is calculated by reference to the value of assets which are estimated before costs, to be available to unsecured creditors.
- Periodic review of bonding requirements to ensure that creditors are appropriately protected. The bond is reviewed upon each large receipt of monies into the case and also at three month intervals in accordance with best practice.
- Conducting online checks to identify whether the Company operated a registered pension scheme.

### Assets

- Agreeing strategy for realisation of Company assets.
- Liaising with appointed agents to discuss chattel assets and potential value
- Instruction and ongoing discussions with quantity surveyors regarding outstanding debtors and retentions.
- Review of Company records to identify contractual documents for assistance with collection.
- Liaising with Company's bankers re pre-appointment bank accounts.

### Liabilities

This category of time includes both statutory and non-statutory matters.

#### *Statutory*

- Processing of claims from the Company's creditors – All claims received from the Company's creditors have been and will be logged. In this instance, it is not anticipated that there will be sufficient funds available to enable a distribution to be made to the unsecured creditors of the Company and therefore claims are not being formally agreed at this stage.

#### *Non statutory*

- Dealing with enquiries from the Company's creditors – This included dealing with creditors' general queries by post, telephone and email.

### General Administration

- General planning matters.
- Setting up and maintaining the Joint Liquidators' records.
- Arranging collection and storage of Company records.
- Dealing with general correspondence and communicating with director / shareholder.

### Appointment

- Statutory notifications to creditors and other interested parties following the Joint Liquidators' appointment.
- Preparation of case plan.

### Post-Appointment Creditor Reporting

- Preparation of Fees Estimate and statement of expenses in accordance with the Rules.
- Convening a decision of the creditors to agree Fees Estimate with appropriate body of creditors.

### Investigations

- Collecting and reviewing the Company's records.
- Conducting initial investigations into the Company's affairs/records to identify the possibility of further realisations and enable the submission of returns due under the CDDA. Any investigations completed to enable the submission of returns under the Company Directors Disqualification Act 1986 is a statutory requirement and is unlikely to result in any benefit for creditors.

## APPENDIX C

## SUMMARY OF JOINT LIQUIDATORS' TIME COSTS FOR THE PERIOD FROM 28 MARCH 2019 TO 27 MARCH 2020 INCORPORATING A COMPARISON OF THE JOINT LIQUIDATORS' FEES ESTIMATE

|                                     | FEES ESTIMATE |           |                     | INCURRED TO 27 MARCH 2020 |          |                     | VARIANCE   |
|-------------------------------------|---------------|-----------|---------------------|---------------------------|----------|---------------------|------------|
|                                     | Total         |           |                     | Total                     |          |                     |            |
|                                     | Units         | Cost      | Average hourly rate | Units                     | Cost     | Average hourly rate |            |
|                                     | No            | £         | £                   | No                        | £        | £                   | £          |
| Statutory & Review                  | 95            | 2,652.50  | 279.21              | 97                        | 2,537.00 | 261.55              | (115.50)   |
| Receipts & Payments                 | 45            | 782.50    | 173.89              | 19                        | 431.50   | 227.11              | (351.00)   |
| Insurance, Bonding & Pensions       | 35            | 525.00    | 150.00              | 8                         | 208.00   | 260.00              | (317.00)   |
| Assets                              | 130           | 3,087.50  | 237.50              | 17                        | 255.00   | 150.00              | (2,832.50) |
| Liabilities                         | 85            | 1,382.50  | 162.65              | 64                        | 1,098.00 | 171.56              | (284.50)   |
| General Administration              | 80            | 1,695.00  | 211.88              | 75                        | 1,278.00 | 170.40              | (417.00)   |
| Appointment                         | 35            | 525.00    | 150.00              | 36                        | 540.00   | 150.00              | 15.00      |
| Post Appointment Creditor Reporting | 115           | 2,715.00  | 236.09              | 45                        | 1,170.00 | 260.00              | (1,545.00) |
| Investigations                      | 86            | 2,699.00  | 313.84              | 69                        | 1,035.00 | 150.00              | (1,664.00) |
|                                     | 643           | 16,064.00 | 227.54              | 430                       | 5,552.50 | 198.90              | (7,511.50) |



## APPENDIX D

SUMMARY OF JOINT LIQUIDATORS' EXPENSES FROM 28 MARCH 2019 TO 27 MARCH 2020 INCORPORATING  
A COMPARISON OF THE OF JOINT LIQUIDATORS' STATEMENT OF LIKELY EXPENSES

## Standard Expenses

| Type                  | Charged by                   | Description  | Estimated Amount<br>£ | Total Amount Incurred to Date<br>£ | Amount Incurred in This Period<br>£ | Amount Paid<br>£ | Amount Unpaid<br>£ |
|-----------------------|------------------------------|--|-----------------------|------------------------------------|-------------------------------------|------------------|--------------------|
| AML Checks            | Business Tax Centre          | Electronic client verification                         | 5.00                  | -                                  | -                                   | -                | -                  |
| Bond Fee              | AUA Insolvency Risk Services | Insurance bond   | 10.00                 | 25.00                              | 25.00                               | -                | 25.00              |
| Company Searches      | Companies House              | Extraction of company information from Companies House | 10.00                 | -                                  | -                                   | -                | -                  |
| Document Hosting      | Pelstar Computing Ltd        | Hosting of documents for creditors                     | 28.00                 | 14.00                              | 14.00                               | -                | 14.00              |
| Software Licence Fee  | Pelstar Computing Ltd        | Case management system licence fee                     | 87.00                 | 87.00                              | 87.00                               | -                | 87.00              |
| Statutory Advertising | Courts Advertising Ltd       | Advertising  | 171.90                | 171.90                             | 171.90                              | -                | 171.90             |
| Storage Costs         | Total Data Management Ltd    | Storage of books and records                           | 350.00                | 306.59                             | 306.59                              | -                | 306.59             |
|                       |                              | <b>Total standard expenses</b>                         | <b>661.90</b>         | <b>604.49</b>                      | <b>604.49</b>                       | <b>-</b>         | <b>604.49</b>      |

## Case Specific Expenses

| Type                               | Charged by               | Description  | Estimated Amount<br>£ | Total Amount Incurred to Date<br>£ | Amount Incurred in This Period<br>£ | Amount Paid<br>£ | Amount Unpaid<br>£ |
|------------------------------------|--------------------------|--|-----------------------|------------------------------------|-------------------------------------|------------------|--------------------|
| Agents' Fees                       | Axia Valuation Services  | Assistance with Statement of Affairs   | Uncertain             | -                                  | -                                   | -                | -                  |
| Debt Collection Fees               | Robert Pearce Associates | Costs of collection of debts   | Uncertain             | 738.99                             | 738.99                              | -                | 738.99             |
| Printing, Postage and Photocopying | Leonard Curtis           | Costs incurred in preparing and dispatching creditor notifications and reports | 120.00                | 64.26                              | 64.26                               | -                | 64.26              |
|                                    |                          | <b>Total case specific expenses</b>  | <b>120.00</b>         | <b>803.25</b>                      | <b>803.25</b>                       | <b>-</b>         | <b>803.25</b>      |

## LEONARD CURTIS POLICY REGARDING FEES, EXPENSES AND DISBURSEMENTS

### 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:

- 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:

## The Roof Group Limited – In Creditors' Voluntary Liquidation

| 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.   | <table> <tr> <th>Type</th><th>First 100</th><th>Every addtl 10</th></tr> <tr> <td>ADM</td><td>£14.00</td><td>£1.40</td></tr> <tr> <td>CVL</td><td>£7.00</td><td>£0.70</td></tr> <tr> <td>MVL</td><td>£7.00</td><td>£0.70</td></tr> <tr> <td>CPL</td><td>£7.00</td><td>£0.70</td></tr> <tr> <td>CVA</td><td>£10.00</td><td>£1.00</td></tr> <tr> <td>BKY</td><td>£10.00</td><td>£1.00</td></tr> <tr> <td>IVA</td><td>£10 p.a. or £25 for life of case</td><td></td></tr> </table> | 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 |  |
| 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<br>3-6 months £303.00<br>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.<br>- London Gazette<br>- Other  | £91.80 - £102.00 plus VAT per advert<br>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 <b>disbursements</b> section below  | See <b>disbursements</b> 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.

Insolvency (England and Wales) Rules 2016  
**Rule 14.4**

## Proof of Debt – General Form

CREDITORS' VOLUNTARY LIQUIDATION

RELEVANT DATE FOR CLAIMS: 28 MARCH 2019

Please e-mail completed form to:

[recovery@leonardcurtis.co.uk](mailto:recovery@leonardcurtis.co.uk) quoting ref: ROO02/SVW/PROOF

Name of Company in Liquidation:

THE ROOF GROUP LIMITED

Company registration number:

05805598

[Liquidation only]

1 Name of creditor  
(If a company, provide the company registration number).

2 Correspondence address of creditor (including any email address)

3 Total amount of claim (£)  
(include any Value Added Tax)

4 If amount in 3 above includes (£)  
outstanding uncapitalised interest, state amount.

5 Details of how and when the debt was incurred.  
(If you need more space, attach a continuation sheet to this form)

6 Details of any security held, the value of the security and the date it was given.

7 Details of any reservation of title claimed in respect of goods supplied to which the debt relates.

8 Details of any document by reference to which the debt can be substantiated

APPENDIX F (CONT.)

9 Signature of creditor  
(or person authorised to act on the creditor's behalf)

10 Date of signature

11 Address of person signing if different from 2 above

12 Name in BLOCK LETTERS:

13 Position with, or relation to, creditor

Admitted to vote for

Amount (£)

Date

Admitted for dividend for

Amount (£)

Date

Liquidator

Liquidator

Notes:

1. There is no need to attach them now but the office holder may ask you to produce any document or other evidence which is considered necessary to substantiate the whole or any part of the claim, as may the chairman or convenor of any qualifying decision procedure.

2. This form can be authenticated for submission by email by entering your name in block capitals and sending the form as an attachment from an email address which clearly identifies you or has been previously notified to the office holder. If completing on behalf of a company, please state your relationship to the company.

3. Please e-mail completed form to:

[recovery@leonardcurtis.co.uk](mailto:recovery@leonardcurtis.co.uk) quoting ref: ROO02/SVW/PROOF

## 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.

## **The Roof Group Limited – In Creditors' Voluntary Liquidation**

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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, 5<sup>th</sup> 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](mailto:privacy@leonardcurtis.co.uk).

**Data Controller: LEONARD CURTIS**