

# LIQ03

## Notice of progress report in voluntary winding up



Companies House

For further information, please  
refer to our guidance at  
[www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

### 1 Company details

Company number 0 5 9 0 4 7 1 7

Company name in full Chards Interiors Limited

#### → Filling in this form

Please complete in typescript or in  
bold black capitals.

### 2 Liquidator's name

Full forename(s) Mark

Surname Colman

### 3 Liquidator's address

Building name/number Leonard Curtis

Street 20 Roundhouse Court

South Rings Business Park

Post town Bamber Bridge

County/Region Preston

Postcode P R 5 6 D A

Country

### 4 Liquidator's name ①

Full forename(s) Megan

Surname Singleton

#### ① Other liquidator

Use this section to tell us about  
another liquidator.

### 5 Liquidator's address ②

Building name/number Leonard Curtis

Street 20 Roundhouse Court

South Rings Business Park

Post town Bamber Bridge

County/Region Preston

Postcode P R 5 6 D A


Country

#### ② Other liquidator

Use this section to tell us about  
another liquidator.

# LIQ03

## Notice of progress report in voluntary winding up

<b>6</b>	<b>Period of progress report</b>																
From date	d	2	d	5	m	1	m	1	y	2	y	0	y	2	y	0	
To date	d	2	d	4	m	1	m	1	y	2	y	0	y	2	y	1	
<b>7</b>	<b>Progress report</b>																
	<input checked="" type="checkbox"/> The progress report is attached																
<b>8</b>	<b>Sign and date</b>																
Liquidator's signature	Signature <b>X</b> 												<b>X</b>				
Signature date	d	1	d	1	m	0	m	1	y	2	y	0	y	2	y	2	

**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 **Catherine Greathead**

Company name **Leonard Curtis**

Address **20 Roundhouse Court**

**South Rings Business Park**

**Bamber Bridge**

Post town **Preston**

County/Region

Postcode **P R 5 6 D A**

Country

DX

Telephone **01772 646180**

**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

Please ask for : Catherine Greathead  
Our ref : P/28/CD/CL18M/1150  
Your ref : 05904717

11 January 2022

Registrar of Companies  
Liquidations Section  
Crown Way  
Cardiff  
CF14 3UZ

Dear Sir/Madam

**CHARDS INTERIORS LIMITED - IN CREDITORS' VOLUNTARY LIQUIDATION ("THE COMPANY")**  
**COMPANY NUMBER: 05904717**

Further to my appointment as Joint Liquidator of the Company on 25 November 2019, I attach the following for addition to the Company's file:

- Form LIQ03; and
- The Joint Liquidators' progress report and receipts and payments account.

Should you have any query in this matter, please contact either myself or Catherine Greathead, the case manager on 01772 646180.

Yours faithfully

**MEGAN SINGLETON**  
**JOINT LIQUIDATOR**

Mark Colman and Megan Singleton are authorised to act as insolvency practitioners in the UK by the Institute of Chartered Accountants in England and Wales under office holder numbers 9721 and 22090, respectively

Enclosure: As above

Leonard Curtis Recovery Limited  
Company number: 4200476 (England) Reg Office: Riverside House, Irwell Street, Manchester, M3 5EN  
All Leonard Curtis Recovery Limited Insolvency practitioners, with the exception of Barry Stewart and George Lafferty, are licenced in the UK by the ICAEW. Barry Stewart and George Lafferty are licensed in the UK by ICAS.  
All insolvency practitioners are bound by the Insolvency Code of Ethics.

[www.leonardcurtis.co.uk](http://www.leonardcurtis.co.uk)

20 Roundhouse Court  
South Rings Business Park  
Bamber Bridge  
Preston PR5 6DA

Tel: 01772 646 180  
Fax: 01772 646 181



**LEONARD CURTIS**  
BUSINESS RESCUE & RECOVERY

**Chards Interiors Limited  
(In Creditors' Voluntary Liquidation)**

**Company Number: 05904717**

**Former Registered Office: Richard House, Winckley Square, Preston PR1 3HP**

**Trading Address: Unit 6, The Old Coal Yard, Hall Gate Lane, Poulton-le-Fylde FY6 0PJ**

**Joint Liquidators' Second  
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:  
25 November 2020 to 24 November 2021**

**11 January 2022**

**Leonard Curtis  
20 Roundhouse Court, South Rings Business Park, Bamber Bridge  
Preston PR5 6DA  
Tel: 01772 646180 Fax: 01772 646181  
recovery@leonardcurtis.co.uk  
Ref: P/28/CD/CL18M/1010**

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**TO ALL MEMBERS, CREDITORS AND THE REGISTRAR OF COMPANIES**

**1 INTRODUCTION**

- 1.1 Mark Colman and Megan Singleton were appointed Joint Liquidators of Chards Interiors Limited (“the Company”) on 25 November 2019.
- 1.2 Mark Colman and Megan Singleton are authorised to act as insolvency practitioners 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 25 November 2020 to 24 November 2021 (“the Period”), 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 and should be read in conjunction with the previous progress report dated 8 January 2021.
- 1.5 All figures are stated net of VAT.

**2 CONDUCT OF THE LIQUIDATION**

- 2.1 The Company’s registered office was changed to 20 Roundhouse Court, South Rings Business Park, Bamber Bridge, Preston PR5 6DA on 4 December 2019.

**Assets Realised**

**2.2 Debtors**

As previously reported, the Joint Liquidators have taken steps to confirm the position of the Company’s debtor ledger. Following a review of the Company’s bank statements and records, it has been confirmed that there appears to be no outstanding balance due to the Company in this respect. As such, no realisations have been made in this regard.

**2.3 Plant and machinery**

The book value of £5,139 in regard to the Company’s plant and machinery was extracted from the Company’s balance sheet as at 30 June 2018, with no provision for depreciation having been applied for the period since that date. As at the date of the Joint Liquidators’ appointment, the director advised the Company no longer had any plant and machinery.

**Assets Still to be Realised**

- 2.4 There are no further assets to be realised and steps are being taken to close the case.

**3 RECEIPTS AND PAYMENTS ACCOUNT**

- 3.1 A summary of the Joint Liquidators’ receipts and payments for the entire period of the liquidation, including the period from 25 November 2020 to 24 November 2021, is attached at Appendix A.

## **4 OUTCOME FOR CREDITORS**

### **Secured Creditors**

#### **4.1 Secured Creditors**

National Westminster Bank Plc ("NatWest") holds security in the form of a debenture incorporating fixed and floating charge over all property and undertakings of the Company, created on 29 April 2010 and duly registered at Companies House on 6 May 2010. It is understood that the charge related to an overdraft facility. NatWest have submitted a claim for £54,738.96. It is understood that the Company's indebtedness to NatWest has been personally guaranteed by the director, Mr Stewart Edge.

4.2 No funds have been realised. As a result there will be no dividend to NatWest.

### **Preferential Creditors**

4.3 As at the date of liquidation, there was 5 preferential creditors, with an estimated claim totalling £12,425.42. The Joint Liquidators instructed Evolve IS Limited ("Evolve") to assist with the employee claims and submission of the documentation to the Redundancy Payments Services ("RPS").

4.4 It is understood that all employee claims have been made to the RPS, however a claim has yet to be received in this respect.

4.5 In addition to this, the Company operated an occupational master trust defined contribution scheme with NEST Pensions. The Joint Liquidators instructed Evolve to identify any outstanding pension contributions and submit RP15/15A where necessary. A preferential claim of £116 has been received in respect of outstanding pension contributions. A claim has yet to be received from the RPS in this regard.

4.6 No funds have been realised. As a result, there will be no dividend to preferential creditors.

### **Prescribed Part**

4.7 The Company granted security to NatWest in the form of a debenture incorporating fixed and floating charge over all property and undertakings of the Company, created on 29 April 2010 and duly registered at Companies House on 6 May 2010.

In accordance with section 176A of the Insolvency Act 1986 and the Insolvency Act 1986 (Prescribed Part) Order 2003, the Joint Liquidators are required to consider whether a "Prescribed Part" should be set aside for the benefit of unsecured creditors, which applies to charges created after 15 September 2003 where the net property of the company exceeds £10,000.

The net property in this instance is less than the prescribed minimum. As such the prescribed part provisions do not apply in this case.

### **Ordinary Unsecured Creditors**

4.8 As at the date of liquidation, there were 38 unsecured creditors, with estimated claims totalling £293,399.42.

4.9 No funds have been realised. As a result, there will be no dividend to ordinary unsecured creditors.

4.10 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 As previously reported, following the initial assessment, no detailed investigations were considered to be required by the Joint Liquidators. Nothing further has been brought to the attention of the Joint Liquidators during the period of this report.

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

### Remuneration

- 6.1 Leonard Curtis' professional fees for assisting the Company and its director in fulfilling the statutory requirements for placing the Company into Creditors' Voluntary Liquidation, including the preparation of the Statement of Affairs were agreed at £5,000 plus VAT. A payment in the sum of £5,000 plus VAT was made by Mr S Edge on behalf of the Company to Leonard Curtis Recovery Limited on 1 October 2019.
- 6.2 No steps have been taken during the period to fix the basis of fees in respect of the Joint Liquidators' remuneration. Based on present information, the Company has insufficient assets to enable the payment of any Joint Liquidators' remuneration from the estate.

### Expenses and Disbursements

- 6.3 A summary of the Joint Liquidators' expenses from 25 November 2019 to 24 November 2021 is attached at Appendix B. 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 expenses' and they may not be drawn without creditor approval.

With effect from 1 April 2021, the Joint Liquidators are also required to disclose to those responsible for approving our remuneration whether any payments we intend to make from an insolvency estate are to associates of Leonard Curtis. Payments to associates are subject to the same level of approval as the office holder's fees and category 2 expenses.

- 6.4 No resolution was proposed to creditors with regard to either payments to associates or the Joint Liquidators' category 2 expenses.
- 6.5 Attached at Appendix C 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 March 2021.
- 6.6 Since our last report, no further professional advisors and / or subcontractors have been instructed.

### Creditors' Rights

- 6.7 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.
- 6.8 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.
- 6.9 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

- 7.1 Matters still to be dealt with before conclusion of the Liquidation include the following:
- The Liquidation will need to be brought to a close with the appropriate final report and documentation being issued to the relevant parties.

### 8 OTHER MATTERS

- 8.1 For your information, Liquidation: A Guide for Creditors on Insolvency Practitioner Fees. Version 1 April 2021, which sets out the rights of creditors and other interested parties under the insolvency legislation, may be accessed from the following website via the link below:

<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 Catherine Greathead of this office on 01772 646180.

- 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 D, 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



**MEGAN SINGLETON**  
**JOINT LIQUIDATOR**

Mark Colman and Megan Singleton are authorised to act as insolvency practitioners in the UK by the Institute of Chartered Accountants in England and Wales under office holder numbers 9721 and 22090, respectively

APPENDIX A

SUMMARY OF JOINT LIQUIDATORS' RECEIPTS AND PAYMENTS FROM 25 NOVEMBER 2020 TO 24  
NOVEMBER 2021

	Estimated to realise £	Previous periods £	This period £
<b>RECEIPTS</b>			
None	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>-</u>
<b>PAYMENTS</b>			
None		-	-
		<u>-</u>	<u>-</u>
		<u>-</u>	<u>-</u>
<b>BALANCE IN HAND</b>		-	-
N/a		<u>-</u>	<u>-</u>
		<u>-</u>	<u>-</u>

APPENDIX B

SUMMARY OF JOINT LIQUIDATORS’ EXPENSES FROM 25 NOVEMBER 2019 TO 24 NOVEMBER 2021

Standard Expenses

Type	Charged by	Description	Total Amount Incurred to Date £	Amount Incurred in This Period £	Amount Paid £	Amount Unpaid £
AML Checks	Business Tax Centre	Electronic client verification	10.00	-	-	10.00
Bond Fee	AUA Insolvency Risk Services Ltd	Insurance bond	10.00	-	-	10.00
Document Hosting	Pelstar creditorweb	Hosting of documents for creditors*	14.00	7.00	-	14.00
Software Licence Fee	Pelstar	Case management system licence fee*	87.00	-	-	87.00
Statutory Advertising	Courts Advertising	Advertising	171.90	-	-	171.90
Storage Costs	Auctus	Storage of books and records	209.83	121.76	-	209.83
Land Registry Searches	HM Land Registry	Extraction of land registry documents	3.00	-	-	3.00
Mail Redirection	Royal Mail	Redirection of post	211.00	-	-	211.00
Postage	Postworks	Online postage of mail	5.35	5.35		5.35
		<b>Total standard expenses</b>	<b>722.08</b>	<b>134.11</b>	<b>-</b>	<b>722.08</b>

\* Payment to Associate requiring specific creditor / committee approval from 1 April 2021

Case Specific Expenses

Type	Charged by	Description	Total Amount Incurred to Date £	Amount Incurred in This Period £	Amount Paid £	Amount Unpaid £
Agents’ Fees and Expenses	Evolve IS Ltd	Handling of employee claims including submission of RP14/14A	245.00	-	-	245.00
Agents’ Fees and Expenses	Evolve IS Ltd	Pension Advice and submission of RP15/15A if appropriate	-	-	-	*275.00
		<b>Total case specific expenses</b>	<b>245.00</b>	<b>-</b>	<b>-</b>	<b>520.00</b>

\*The work carried out by Evolve IS Ltd was incurred during the previous reporting period, however details of their costs were unknown at the date the previous report was issued. Evolve IS Ltd have now concluded their work and details of their costs are shown above.

## LEONARD CURTIS POLICY REGARDING FEES, EXPENSES AND DISBURSEMENTS

## LEONARD CURTIS POLICY REGARDING FEES AND EXPENSES

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 the appropriate body of creditors 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 request and obtain authority from the appropriate body of creditors that their remuneration on such time shall be charged at the higher complex rates given below.

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

	6 Jan 2014 onwards		1 Aug 2019 onwards		1 March 2021 onwards	
	Standard	Complex	Standard	Complex	Standard	Complex
	£	£	£	£	£	£
Director	450	562	525	656	550	688
Senior Manager	410	512	445	556	465	581
Manager 1	365	456	395	494	415	518
Manager 2	320	400	345	431	365	456
Administrator 1	260	325	280	350	295	369
Administrator 2	230	287	250	313	265	331
Administrator 3	210	262	230	288	245	306
Administrator 4	150	187	165	206	175	219
Support	0	0	0	0	0	0

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

## Use of Associates

We are required to disclose to those responsible for approving our remuneration whether any payments we intend to make from an insolvency estate are to Associates of Leonard Curtis. The term "Associate" is defined in s435 of the Insolvency Act 1986 but we are also required to consider the substance or likely perception of any association between the appointed insolvency practitioner, their firm (LC) or an individual within the firm and the recipient of a payment. Payments to Associates are subject to the same level of approval as the office holder's fees and category 2 expenses (see table below).

Whilst we are not aware of any third parties who meet the legal definition of "Associate" we are aware that there is a perceived association between LC and Pelstar Limited. Pelstar Limited provides insolvency case management software and document hosting facilities to LC. LC employs an individual who is married to a director of Pelstar Limited. Pelstar Limited's costs are set out in the tables below.

## Use of Professional Advisors

## Chards Interiors Limited – In Creditors' Voluntary Liquidation

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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.

### Use of 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.

### Categorisation of Expenses

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

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

Type	Description	Amount																								
AML checks via Smartsearch	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 via AUA Insolvency Services	Insurance bond to protect the insolvent entity against any 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 via Companies House	Extraction of company information from Companies House	£1.00 per document unless document can be accessed via the free service																								
Document hosting via Pelstar Limited (see Use of Associates and Category 2 expenses)	Hosting of documents via a secure portal for access by creditors/shareholders. Costs are charged per upload plus VAT and are generally dependent upon the number of creditors. The costs are commensurate with those charged by other providers of comparable services.	<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 colspan="2">£10 p.a. or £25 for life of case</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																						
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		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																									
Software Licence fee hosting via Pelstar Limited (see Use of Associates and Category 2 expenses)	Payable to software provider for use of case management system. The costs are commensurate with those charged by other providers of comparable services.	£87.00 plus VAT per case																								
Postage via Royal Mail or Postworks	Cost of posting documents which are directly attributable to a case to external recipients	Calculated in accordance with applicable supplier rates and dependent on the number of pages and whether the document is sent by international, first or second class post.																								

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 but may not be restricted to:

Please note that expenses are generally categorised as Category 1 or Category 2:

- Business mileage 45p per mile

Payments to Associates (as defined above) are categorised by LC in the same way as Category 2 expenses. Category 2 expenses and payments to Associates may only be drawn if they have been approved in the same manner as an office holder's remuneration.



**LEONARD CURTIS  
PRIVACY NOTICE FOR CREDITORS**

**Information we collect and hold about you**

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

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

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

**Legal justification for processing your Personal Data**

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

**How we use your information**

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

**Who we share your information with**

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

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

**How long will we hold your Personal Data for?**

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

**Your rights in respect of your Personal Data**

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

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

### **Your right to complain**

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

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

### **Contacting us**

If you have any questions relating to the processing of your Personal Data, please write to our Privacy Manager at Leonard Curtis, 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**