

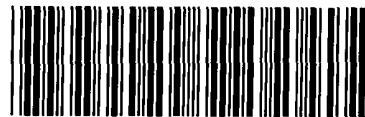
LIQ03

Notice of progress report in voluntary winding up



Companies House

TUESDAY



AAVY7STN

A08

18/01/2022

#206

COMPANIES HOUSE

1 Company details

Company number 06871268

Company name in full A Pave Limited

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

2 Liquidator's name

Full forename(s) David

Surname Moore

3 Liquidator's address

Building name/number Leonard Curtis

Street 6th Floor, Walker House

Exchange Flags

Post town Liverpool

County/Region

Postcode L23Y L

Country

4 Liquidator's name ①

Full forename(s) Lisa

Surname Ion

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

5 Liquidator's address ②

Building name/number Leonard Curtis

Street 6th Floor, Walker House

Exchange Flags

Post town Liverpool

County/Region

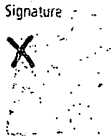
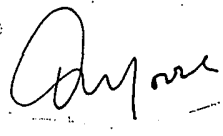
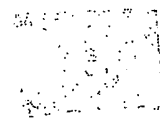
Postcode L23Y L

Country

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

LIQ03

Notice of progress report in voluntary winding up

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|------------------------|--|---|---|---|---|---|---|---|---|---------------------------|---|---|---|---|---|---|---|--|--|--|--|
| 6 | | | | | | | | | | Period of progress report | | | | | | | | | | | |
| From date | | d | 2 | d | 0 | m | 1 | m | 1 | y | 2 | y | 0 | y | 2 | y | 0 | | | | |
| To date | | d | 1 | d | 9 | m | 1 | m | 1 | y | 2 | y | 0 | y | 2 | y | 1 | | | | |
| 7 | | | | | | | | | | Progress report | | | | | | | | | | | |
| | | <input checked="" type="checkbox"/> The progress report is attached | | | | | | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | Sign and date | | | | | | | | | | | |
| Liquidator's signature | | <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; padding: 2px; margin-right: 10px;"> Signature  </div> <div style="margin-right: 10px;">  </div> <div style="border: 1px solid black; padding: 2px; margin-left: 10px;">  </div> </div> | | | | | | | | | | | | | | X | | | | | |
| Signature date | | d | 1 | d | 3 | m | 1 | m | 2 | y | 2 | y | 0 | y | 2 | y | 2 | | | | |

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 **Alison McLauchlan**Company name **Leonard Curtis**Address **6th Floor, Walker House****Exchange Flags****Liverpool**

Post town

County/Region

Postcode

| | | | | | | | |
|---|---|--|---|---|---|--|--|
| L | 2 | | 3 | Y | L | | |
|---|---|--|---|---|---|--|--|

Country

DX

Telephone **0151 556 2790****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 or email 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



БІЗНІС ВЕЗСНЕ & ВЕСОЛЕНА
LEONARD CURTIS

**A Pave Limited
(In Creditors' Voluntary Liquidation)**

Company Number: 06871268

Current Registered Office: 6th Floor, Walker House, Exchange Flags, Liverpool, L2 3YL

Former Registered Office: Second Floor, Honeycomb Building, Edmund Street, Liverpool, L3 9NG

Trading Address: Croft Street, Widnes, Cheshire, WA8 3UL

**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:
20 November 2020 to 19 November 2021**

13 January 2022

Leonard Curtis
6th Floor, Walker House, Exchange Flags,
Liverpool, L2 3YL
Tel: 0151 556 2790 Fax: 0151 556 2791
recovery@leonardcurtis.co.uk
Ref: I/39/AM/AA23E/1010

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- 2 Conduct of the Liquidation
- 3 Receipts and Payments Account
- 4 Outcome for Creditors
- 5 Investigations
- 6 Joint Liquidators' Remuneration, Expenses and Disbursements, and Creditors' Rights
- 7 Matters Still to be Dealt With
- 8 Other Matters

APPENDICES

- A Summary of Joint Liquidators' Receipts and Payments from 20 November 2020 to 19 November 2021
- B Summary of Joint Liquidators' Expenses from 20 November 2019 to 19 November 2021
- C Leonard Curtis Policy Regarding Fees, Expenses and Disbursements
- D Privacy Notice

TO ALL MEMBERS, CREDITORS AND THE REGISTRAR OF COMPANIES

1 INTRODUCTION

- 1.1 David Moore and Lisa Ion were appointed Joint Liquidators of A Pave Limited ("the Company") on 20 November 2019.
- 1.2 David Moore and Lisa Ion 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 20 November 2020 to 19 November 2021, 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 11 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 6th Floor, Walker House, Exchange Flags, Liverpool L2 3YL on 29 November 2019.
- 2.2 During the period this report covers Nest Pensions have confirmed that there are no outstanding contributions and that the scheme has been closed.
- 2.3 Since our last report we have concluded our enquiries into the payments from the bank account. Section 5 provides further details.
- 2.4 We have also carried out a full review of the files and will shortly be in a position to conclude the liquidation

Assets Realised

- 2.5 There have been no assets realised during the period of this report..

Assets Still to be Realised

- 2.6 There are no further assets to be realised.

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 20 November 2020 to 19 November 2021, is attached at Appendix A.

4 OUTCOME FOR CREDITORS

Secured Creditors

- 4.1 There are no secured creditors.

Hire Purchase Agreement

- 4.2 The Company had an agreement with Santander Consumer Finance for a Mitsubishi vehicle and the Statement of Affairs showed that they were owed £19,147. We understand that the vehicle was collected by them following appointment, but they have submitted a claim for £8,182.78 which is likely to be shortfall after the vehicle was sold. As there are insufficient funds for a dividend to be paid to them, we assume that they will be relying on a personal guarantee provided by the Director.

Preferential Creditors

- 4.3 As at the date of liquidation, there were 2 preferential creditors, with estimated claims totalling £1,316.
- 4.4 Any amounts due to employees in relation to arrears and holiday pay will be paid up to the statutory limits by The Insolvency Service Redundancy Payments Fund. As they have not yet submitted a claim in the proceedings it is unclear whether any claims have in fact been made but in any event, as any funds realised have already been distributed or used or allocated for paying the expenses of the liquidation, there will be no dividend available to preferential creditors.

Secondary Preferential Creditors

- 4.5 With respect to insolvencies commencing on or after 1 December 2020, HMRC rank ahead of floating charge holders and unsecured creditors in respect of certain unpaid taxes that the relevant company collects on behalf of HMRC. As the date of liquidation is prior to 1 December 2020, the secondary preferential creditors status does not apply.

Prescribed Part

- 4.6 To the best of our knowledge and belief there are no unsatisfied floating charges created or registered on or after 15 September 2003 and consequently no requirement to set aside a prescribed part.

Ordinary Unsecured Creditors

- 4.7 As at the date of liquidation, there were 16 unsecured creditors, with estimated claims totalling £68,447 which included a claim by the director for £41,784.
- 4.8 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 ordinary unsecured creditors.
- 4.9 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 queries were raised regarding possible preference payments from the Company's bank account and transactions at an undervalue sales of vehicles sold prior to the liquidators' appointment.

With regard to the drawings from the Company bank account/credit card at around £11,000, the Director has not been in a position to provide any information with regard to these transactions. As previously reported, the director is in poor health and is not in a position to assist fully so we have had to rely on a lot of the information being provided by the former accountant. It is noted that the Director is a creditor of the Company in the sum of £41,784 and therefore this amount is likely to have been taken into account when reconciling the Directors Loan Account. Alternatively, if these drawings had not been included, the funds would be off set against the balance due to the Director. On this basis, even if the funds were considered personal expenditure there would not be any recovery to the estate.

In relation to the sale of the assets, the Director has advised that the sales were necessary to fund Company's ongoing business expenditure, including wage payments. The supporting documentation for the sale of these assets has been requested but the Director and the Company accountant have confirmed that they are not in their possession. Without the relevant documents confirming the purchaser, registration numbers, age, mileage, and condition of the vehicles it is difficult to assess the value of the vehicles and whether there was any sale at an undervalue.

Having reviewed the information that is available, including the book value in the accounts preceding the Liquidation, it is not considered cost effective to pursue these matters any further in any case.

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

Remuneration

- 6.1 A fee of £6,500 & VAT in respect of the preparation of the statement of affairs was approved by creditors on 20 November 2019. £5,667.81 & VAT has been drawn and from this amount the sum of £900 & VAT has been paid to R M Burke & Co for assistance provided to us when preparing the Statement of Affairs. The sum of £667.81 was drawn in the current period.
- 6.2 As there are no further realisations anticipated, after drawing the balance of funds in hand, the outstanding amount in relation to the statement of affairs fee will be written off.
- 6.3 No resolution was proposed to creditors 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

- 6.4 A summary of the Joint Liquidators' expenses from 20 November 2019 to 19 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.

- 6.5 No resolution was proposed to creditors with regard to either payments to associates or the Joint Liquidators' category 2 expenses.
- 6.6 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.
- 6.7 No professional advisors, including subcontractors, have been used during the period of this report.

Creditors' Rights

- 6.8 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.
- 6.9 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.
- 6.10 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

Our files have now been reviewed for closure and our duties as liquidator will soon be concluded. Once clearance has been received from HM Revenue & Customs, we will pay the unpaid remuneration and expenses, commence the closing formalities and issue a final report to the creditors.

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 Alison McLauchlan of this office on 0151 556 2790.

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>

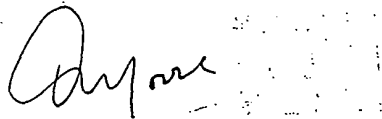
8.4 The Joint Liquidators are bound by the Insolvency Code of Ethics, which can be found at:

<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



DAVID MOORE
JOINT LIQUIDATOR

David Moore and Lisa Ion are authorised to act as insolvency practitioners in the UK by the Institute of Chartered Accountants in England and Wales under office holder numbers 7510 and 21912, respectively

APPENDIX A

SUMMARY OF JOINT LIQUIDATORS' RECEIPTS AND PAYMENTS
FROM 20 NOVEMBER 2020 TO 19 NOVEMBER 2021

| | Estimated to realise £ | Previous periods £ | This period £ | Cumulative £ |
|----------------------------------|------------------------------|--------------------------|------------------|------------------|
| RECEIPTS | | | | |
| Debtor re Sale of Assets | 5,400 | 5,400.00 | Nil | 5,400.00 |
| Director's Contribution to Costs | - | 600.00 | Nil | 600.00 |
| Bank Interest | - | 0.11 | Nil | 0.11 |
| | <u>9,511</u> | <u>6,000.11</u> | <u>Nil</u> | <u>£6,000.11</u> |

PAYMENTS

| | | | |
|--|------------------|---------------|------------------|
| Statement of Affairs Fee | 4,900.00 | 667.81 | 5,567.81 |
| Accountancy Fees | 50.00 | Nil | 50.00 |
| Category 1 Disbursements; | | | |
| Bordereau | Nil | 25.00 | 25.00 |
| Statutory Advertising | Nil | 171.90 | 171.90 |
| Incidental outlays (See Appendix D for breakdown) | Nil | 10.38 | 10.38 |
| | <u>£4,950.00</u> | <u>875.09</u> | <u>£5,825.09</u> |

Balance £175.02

Represented By;

Current Account – Allied Irish Bank GB

VAT Control Account

Nil
175.02
£175.02

APPENDIX B

SUMMARY OF JOINT LIQUIDATORS' EXPENSES FROM 20 NOVEMBER 2019 TO 19 NOVEMBER 2021

Standard Expenses

| Type | Charged by | Description | Total Amount Incurred to Date £ | Amount Incurred in This Period £ | Amount Paid £ | Amount Unpaid £ |
|-----------------------|------------------------------|--------------------------------------|------------------------------------|-------------------------------------|------------------|--------------------|
| Bond Fee | AUA Insolvency Risk Services | Insurance bond | 25.00 | - | 25.00 | - |
| Document Hosting | Pelstar | Hosting of documents for creditors * | 21.00 | 14.00 | - | 21.00 |
| Software Licence Fee | Pelstar | Case management system licence fee * | 87.00 | - | - | 87.00 |
| Statutory Advertising | Courts Advertising Services | Advertising | 171.90 | - | 171.90 | - |
| Storage Costs | Auctus | Storage of books and records | 10.78 | 10.78 | 10.38 | 0.40 |
| | | Total standard expenses | £315.68 | £24.78 | £207.28 | £108.40 |

* 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 £ |
|--------------------------|----------------------------|-------------------------------------|------------------------------------|-------------------------------------|------------------|--------------------|
| Statement of Affairs Fee | R M Burke & Co Accountants | For assistance provided to us | 900.00 | - | 900.00 | Nil |
| Accountancy | R M Burke & Co Accountant | Accountancy Information | 50.00 | - | 50.00 | Nil |
| | | Total case specific expenses | £950.00 | £Nil | £950.00 | Nil |

APPENDIX C

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

A Pave Limited – In Creditors' Voluntary Liquidation

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. | 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 | | | |
| 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 | | |

A Pave Limited – In Creditors' Voluntary Liquidation

| | | |
|--|--|---|
| 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. |
| Post re-direction via Royal Mail | Redirection of post from Company's premises to office-holders' address | 0-3 months £216.00 3-6 months £321.00 6-12 months £519.00 |
| Statutory advertising via advertising agents | Advertising of appointment, notice of meetings etc. <ul style="list-style-type: none">- London Gazette- Other | £91.80 - £102.00 plus VAT per advert 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 but may not be restricted to:

| 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 expenses | See Category 1 and 2 expenses notes below | See Category 1 and 2 expenses notes below |

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

- a) Category 1 expenses: These are payments to independent third parties providing the service to which the expense relate. These may include, for example, advertising, external room hire, storage costs, postage costs, telephone charges, travel expenses (excl. mileage), and equivalent costs reimbursed to the office holder or his or her staff. Category 1 expenses may be paid without prior approval.
- b) Category 2 expenses: These are costs that are directly referable to the appointment in question, but not paid to an independent third party. They may include costs which have an element of shared cost. The following items of expenditure are recharged on this basis and are charged at HMRC approved rates:

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, 5th 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.

Data Controller: LEONARD CURTIS