

In accordance with Rule 6.28 of the Insolvency (England & Wales) Rules 2016 and Section 106(3) of the Insolvency Act 1986.

LIQ14

Notice of final account prior to dissolution in CVL



Companies House

For further information, please refer to our guidance at www.gov.uk/companieshouse

1 Company details

Company number	0	7	2	2	5	3	4	4
Company name in full	Be Streets Ahead Ltd							

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

2 Liquidator's name

Full forename (s)	Rob
Surname	Coad

3 Liquidator's address

Building name/number	Orchard St Business Centre
Street	13-14 Orchard Street
Post town	Bristol
County/Region	
Postcode	B S 1 5 E H
Country	United Kingdom

4 Liquidator's name ①

Full forename(s)	Sam	① Other Liquidator Use this section to tell us about another liquidator.
Surname	Talby	

5 Liquidator's address ②

Building name/number	Orchard St Business Centre	② Other Liquidator Use this section to tell us about another liquidator.
Street	13-14 Orchard Street	
Post town	Bristol	
County/Region		
Post code	B S 1 5 E H	
Country	United Kingdom	

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6**Liquidator's release**☐

Tick if one of more creditors objected to liquidator's release.

:

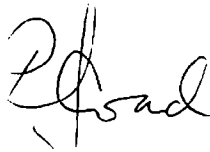
7**Final account**☒

I attach a copy of the final account

8**Sign and date**

Liquidator's signature

Signature



Signature date

0

5

0

9

2

0

2

3

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Presenter Information										!	Important 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.										All information on this form will appear on the public record.	
Contact name		Rob Coad								✉	Where to send
Company name		Undebt.co.uk								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.	
Address		Orchard St Business Centre									
13-14 Orchard Street											
Post Town		Bristol									
County/Region											
Post Code		B	S	1		5	E	H		i	Further Information
Country		United Kingdom								For further information please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk	
DX											
Telephone		0117 376 3523									
✓	Checklist									This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse	
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.											

This form has been provided free of charge by Companies House. 04/17 Version 1.0

FINAL ACCOUNT

BE STREETS AHEAD LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

FINAL ACCOUNT OF BE STREETS AHEAD LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

Content

- Executive Summary
- Administration and Planning
- Enquiries and Investigations
- Realisation of Assets
- Creditors
- Ethics
- Fees and Expenses
- Creditors' Rights
- General Data Protection Regulation
- Conclusion

Appendices

- Appendix I - Statutory Information
- Appendix II - Receipts and Payments account for the period 06/07/22 to 04/07/23. Please note this is not the Final Receipts and Payments account.
- Appendix III - Time cost information for period 06/07/22 to 04/07/23.
- Appendix IV - Detailed list of work undertaken.
- Appendix V – GDPR Privacy Notice.

FINAL ACCOUNT OF BE STREETS AHEAD LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

EXECUTIVE SUMMARY

A summary of key information in this report is detailed below.

Assets

Asset	Estimated realise Statement Affairs	to per of	Realisations to date	Anticipated future realisations	Total anticipated realisations
Book Debts	20,000.00		20,000.00	0.00	20,000.00
Cash at Bank	38,718.00		38,719.20	0.00	38,719.20
Total	58,718.00		58,719.20	0.00	58,719.20

Expenses

Expense	Amount fees expenses estimates	per and	Expense incurred to date	Anticipated further expense to closure	Total anticipated expense
Joint Liquidators' fees	8,000.00		10,763.00	2,000.00	12,763.00
Solicitors' fees	0.00		966.00	0.00	966.00
Statutory Advertising	0.00		306.90	0.00	306.90
Case Management Fees	0.00		150.00	0.00	150.00
Case Management Monthly Fees	0.00		58.50	11.00	69.50

Dividend prospects

Creditor class	Distribution / dividend paid to date	Anticipated distribution / dividend, based upon the above
Secured creditor	n/a	n/a
Preferential creditors	n/a	n/a
Secondary Preferential creditors	100p plus statutory interest	100p plus statutory interest
Unsecured creditors	100p plus statutory interest	100p plus statutory interest
Ordinary shareholders	255p per share	255p per share

Closure

A VAT refund is due to be received imminently. Once received, the balance on the account (including the small credit balance) will be used to settle the outstanding disbursements of £208.50 and the balance returned to members.

ADMINISTRATION AND PLANNING

Statutory information

Statutory information may be found at Appendix I.

The Joint Liquidators are required to meet a considerable number of statutory and regulatory obligations. Whilst many of these tasks do not have a direct benefit in enhancing realisations for the insolvent estate, they assist in the efficient and compliant progressing of the administration of the case, which ensures that work is carried out to high professional standards. A detailed list of these tasks may be found in Appendix III.

The Joint Liquidators have met their statutory and regulatory duties to report to creditors, as listed below. In consideration of the need for transparency and engagement with creditors, care has been taken to ensure that reports and other communications with creditors have provided useful details of the strategies pursued and the outcomes anticipated.

During the Review Period, the following key documents have been issued:

- The initial report to creditors;
- This final report;

Other administration tasks

During the Review Period, the following material tasks in this category were carried out:

- Case reviews etc.

ENQUIRIES AND INVESTIGATIONS

Shortly after appointment, the Liquidator undertook a review of all the information available and conducted an initial assessment of whether there were any matters which may have led to any recoveries for the benefit of creditors.

No further assets or actions that might lead to a recovery for creditors were identified.

REALISATION OF ASSETS

Detailed below is key information about asset realisation and strategy, however, more details about the work undertaken may be found at Appendix III. The Joint Liquidators formulated and worked through a realisation strategy that sought to maximise realisations net of costs. The financial benefit of those efforts is described further below.

Cash at Bank

The Company had cash at bank of £38,719.20. This was recovered in full.

FINAL ACCOUNT OF BE STREETS AHEAD LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

Book Debts/Assets

The business and assets of the Company were sold for the sum of £20,000.

The sale, which was completed by means of an Asset Purchase Agreement, included the following assets:

Goodwill:	£ 3,000.00
Business:	£ 5,000.00
Contracts:	£11,000.00
Office Equipment:	£ 1,000.00

These funds have been received from the purchaser. No further realisation will be made in this respect.

CREDITORS

Irrespective of whether sufficient realisations are achieved to pay a dividend to creditors, the Joint Liquidators have had to carry out key tasks which are detailed in the list at Appendix III. The following sections explain the outcomes to creditors and any distributions paid.

Secured creditors

The Company had granted the following security: -

Type of charge	Date created	Beneficiary
Fixed & Floating	19/07/2010	Lloyds Bank

There are no outstanding sums owed to Lloyds under their charge.

Preferential creditors

There are no preferential creditors.

Secondary Preferential creditors

In any insolvency process started from 1 December 2020, HMRC is a secondary preferential creditor for the following liabilities:

- VAT
- PAYE Income Tax
- Employees' NIC
- CIS deductions
- student loan deductions

HMRC's secondary preferential claim has been agreed in the sum of £231.02 and a distribution of 100p in the £ plus statutory interest has been paid.

Unsecured creditors

HMRC was shown to be owed £4,889.13. A claim of £5,283.06 has been received in respect of its unsecured liability.

FINAL ACCOUNT OF BE STREETS AHEAD LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

One further unsecured creditor's claim was received totalling £15,352.62.

Dividend Prospects

A distribution of 100p in the £ plus statutory interest has been paid to all unsecured creditors.

Prescribed Part

Where a floating charge is created after 15 September 2003 a prescribed part of the company's net property shall be made available to unsecured creditors.

The Company granted a fixed and floating charge to Lloyds Bank on 19 July 20210.

The secured creditor's claim was discharged in full and consequently there was no prescribed part in this Liquidation.

Distribution to Shareholders

A distribution of £25,500 has been made to shareholders at a rate of 225p per share.

ETHICS

Please also be advised that Joint Liquidator is bound by the Insolvency Code of Ethics when carrying out all professional work relating to an insolvency appointment.

General ethical considerations

Prior to the Joint Liquidator's appointment, a review of ethical issues was undertaken and no ethical threats were identified. A further review has been carried out and no threats were identified in respect of the management of the insolvency appointment.

Specialist Advice and Services

When instructing third parties to provide specialist advice and services or having the specialist services provided by the firm, the Joint Liquidator is obligated to ensure that such advice or work is warranted and that the advice or work contracted reflects the best value and service for the work undertaken. The firm reviews annually the specialists available to provide services within each specialist area and the cost of those services to ensure best value. The specialists chosen usually have knowledge specific to the insolvency industry and, where relevant, to matters specific to this insolvency appointment. Details of the specialists specifically chosen in this matter are detailed below.

Carbon Law were appointed in relation to the Asset Purchase Agreement.

FEES AND EXPENSES

Pre-Appointment Costs

Paid by Company/directors prior to appointment

A fixed fee of £4,000 plus VAT for assisting the directors in calling the relevant meetings and with preparing the Statement of Affairs was paid by the Company prior to the S98 meeting.

FINAL ACCOUNT OF BE STREETS AHEAD LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

The Joint Liquidators' fees

It is the firm's practice to ensure that work is conducted by the appropriate staff member at the appropriate level of experience. Junior members of staff deal with the day-to-day administration on cases and a manager and director then oversees the work undertaken. Where the issues are complex and litigious, the work will be closely supervised or undertaken by a senior manager or director.

The basis of the Joint Liquidators' fees was approved by members 13 March 2023 in accordance with the following resolution:

"That the Joint Liquidators be paid a fixed fee of £8,000 plus VAT for attending to matters arising in the liquidation, such remuneration to be paid out of the assets of the company and drawn on account without further recourse to members".

The time costs for the period 6 July 2022 to 4 July 2023 total £10,763.00, representing 42.1 hours at an average hourly rate of £255.65. The sum of £8,000.00 has been drawn on account of time costs incurred in accordance with the fee resolution. The time costs for the period are detailed at Appendix III.

Having regard for the costs that are likely to be incurred in bringing this Liquidation to a close, the Joint Liquidators consider that:

- the original fees estimate has been exceeded.

However, the Joint Liquidators do not propose to seek a fee increase from the members.

Expenses

The category 1 expenses incurred in the period of appointment total £1,492.40 and represent payments to parties not associated with the firm, who have provided services or goods for the administration of the assignment.

Type	Incurred	Paid
Legal Fees	966.00	966.00
Statutory Advertising	306.90	306.90
Case Management Fee	150.00	0.00
Case Management Monthly Fee (including £11.00 future Fees)	69.50	0.00
Total	1,492.40	1,272.90

The above unpaid expenses (including £11.00 future expenses to be incurred) totalling £219.50 will be paid from the refunded VAT prior to the balance being returned to members.

There are no category 2 expenses for the period of appointment.

Information about this insolvency process may be found on the R3 website at <http://www.creditorinsolvencyguide.co.uk/>.

A hard copy of both the Creditors' Guide and the firm's charge-out rate and expenses policy may be obtained on request.

Other professional costs

Solicitors

Carbon Law were instructed as legal advisors in relation to the Asset Purchase Agreement. Their costs have been agreed on the basis of their standard hourly charge out rates, plus disbursements and VAT. The solicitors' fees for the period 6 July 2022 to 4 July 2023 amount to £966.00 plus VAT and have been paid in full.

CREDITORS' RIGHTS

An unsecured creditor may, with the permission of the court or with the concurrence of 5% in value of the unsecured creditors (including the creditor in question) request further details of the Joint Liquidator's remuneration and expenses, within 21 days of receipt of this report. Any secured creditor may request the same details in the same time limit.

An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Joint Liquidator's fees and the amount of any proposed expenses or expenses already incurred, within 8 weeks of receipt of this report. Any secured creditor may make a similar application to court within the same time limit.

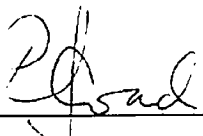
GENERAL DATA PROTECTION REGULATION ("GDPR")

GDPR requires that individuals whose data is being held be contacted and provided with information about their rights. A privacy notice is attached at Appendix IV.

CONCLUSION

The administration of the case is now concluded. Once the VAT refund is received the balance on the account will be used to defray final disbursements, the balance paid to members and an updated receipts and payments account will be attached with the final report submitted to Companies House.

If you require any further information, please contact this office.

Signed  _____
Rob Coad
Joint Liquidator

4 July 2023

FINAL ACCOUNT OF BE STREETS AHEAD LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

Appendix I

Statutory Information

Company Name	Be Streets Ahead Ltd
Former Trading Name	
Company Number	07225344
Registered Office	Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Former Registered Office	415 Gloucester Road, Horfield, Bristol, BS7 8TS
Officeholders	Rob Coad and Sam Talby
Officeholders address	Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Date of appointment	6 July 2022

Be Streets Ahead Ltd - In Creditors Voluntary Liquidation
Joint Liquidators' Abstract of Receipts & Payments

From 06 July 2022 To 04 July 2023

S of A £		From 06/07/22	From 06/07/22
		To 04/07/23	To 04/07/23
FIXED CHARGE COSTS			
	VAT - Unrecoverable	(52.00)	(52.00)
NIL		(52.00)	(52.00)
ASSET REALISATIONS			
20,000.00	Book Debts	20,000.00	20,000.00
	Tax Refund	2,351.92	2,351.92
38,718.20	Cash at Bank	38,719.20	38,719.20
58,718.20		61,071.12	61,071.12
COST OF REALISATIONS			
	Specific Bond	(260.00)	(260.00)
	Office Holders Fees	(8,000.00)	(8,000.00)
	Legal Fees	(966.00)	(966.00)
	Statutory Advertising	(306.90)	(306.90)
	Case Management Fee	(150.00)	(150.00)
	Case Management Monthly Fee	(60.75)	(60.75)
NIL		(9,743.65)	(9,743.65)
SECONDARY PREFERENTIAL CREDITORS			
(4,889.13)	HM Revenue & Customs	NIL	NIL
(4,889.13)		NIL	NIL
UNSECURED CREDITORS			
	Statutory Interest - Unsecured	(1,177.90)	(1,177.90)
	HM Revenue & Customs	NIL	NIL
(1.00)	Trade Creditor	NIL	NIL
(1.00)		(1,177.90)	(1,177.90)
DISTRIBUTIONS			
(100.00)	Ordinary	(29,230.87)	(29,230.87)
(100.00)		(29,230.87)	(29,230.87)
58,717.20		20,866.70	20,866.70

REPRESENTED BY

NIL

Rob Coad
Joint Liquidator

Appendix III

Be Streets Ahead Ltd - Post App in Liquidation

Joint Liquidators' SIP9 Compliant Time Cost Analysis for the period 6 July 2022 to 4 July 2023

Classification of Work Function	Assistant /					Average hourly cost £
	Officerholder Hours	Manager Hours	Administrator Hours	Support Hours	Total Hours	
Administration & Planning	7.9	7.2	4.0	0.9	20.0	5,363.50
Appointment & Related Formalities	0.0	0.0	0.3	0.0	0.3	40.50
Cashiering & Banking	0.2	0.5	1.6	0.0	2.3	397.00
Creditor Correspondence	0.0	0.0	0.4	0.0	0.4	60.00
Creditor Reporting	0.0	1.0	0.0	0.0	1.0	180.00
Dealings with Employees	0.0	0.0	0.3	0.0	0.3	45.00
Dealings with Unsecured Creditors	2.3	7.0	0.3	0.0	9.6	2,793.50
Insurance of Assets	0.6	0.0	0.0	0.0	0.6	216.00
Investigations	0.1	1.4	1.3	0.0	2.8	596.50
Realisation of Assets	0.0	0.4	0.0	0.0	0.4	110.00
Statutory & Compliance	0.5	1.7	1.2	0.0	3.4	686.00
Tax & VAT Matters	0.0	1.0	0.0	0.0	1.0	275.00
Total Hours	11.6	20.2	9.4	0.9	42.1	10,763.00
Total costs	4,176.00	5,184.50	1,282.50	120.00		255.65

Charge Out Rates Per Hour	£
Officerholder	360
Senior Manager	275
Manager	225
Assistant Manager	180
Senior Administrator	150
Administrator	135
Assistant / Support	120

Appendix IV**Detailed list of work undertaken for Be Streets Ahead Ltd in Creditors' Voluntary Liquidation for the review period 6 July 2022 to 5 July 2023**

Below is detailed information about the tasks undertaken by the Joint Liquidators.

General Description	Includes
Statutory and General Administration	
Statutory/advertising	Filing of documents to meet statutory requirements including annual receipts and payments accounts Annual corporation tax returns Quarterly VAT returns Advertising in accordance with statutory requirements Bonding the case for the value of the assets
Document maintenance/file review/checklist	Filing of documents Periodic file reviews documenting strategy Periodic reviews of the application of ethical, anti-money laundering and anti-bribery safeguards Maintenance of statutory and case progression task lists/diaries Updating checklists
Bank account administration	Preparing correspondence opening and closing accounts Requesting bank statements Bank account reconciliations Correspondence with bank regarding specific transfers Maintenance of the estate cash book Banking remittances and issuing cheques/BACS payments
Planning / Review	Discussions regarding strategies to be pursued Meetings with team members and independent advisers to consider practical, technical and legal aspects of the case
Books and records / storage	Dealing with records in storage Sending job files to storage
Pension scheme	Identifying whether there is a pension scheme Submitting the relevant notices if a pension scheme is identified Instructing agents to wind up any pension scheme Liaising and providing information to be able to finalise winding up the pension scheme
Reports	Circulating initial report to creditors upon appointment Preparing annual progress report, investigation, meeting and general reports to creditors Disclosure of sales to connected parties Circulating final report to creditors
Meeting of Creditors	Preparation of meeting notices, proxies/voting forms and advertisements notice of meeting to all known creditors Collate and examine proofs and proxies/votes to decide on resolutions Preparation of meeting file, including agenda, certificate of postage, attendance register, list of creditors, reports to creditors, advertisement of meeting and draft minutes of meeting. Responding to queries and questions following meeting Issuing notice of result of meeting.
Closure	Review case to ensure all matters have been finalised Draft final report Obtain clearance to close case from HMRC together with submitting final tax return Obtain final accounts from agents solicitors and others instructed Convene and hold final meetings File documents with Registrar of Companies
Investigations	
SIP 2 Review	Collection and making an inventory of company books and records Correspondence to request information on the company's dealings, making further enquiries of third parties Reviewing questionnaires submitted by creditors and directors Reconstruction of financial affairs of the company Reviewing company's books and records Preparation of deficiency statement Review of specific transactions and liaising with directors regarding certain transactions Liaising with the committee/creditors or major creditors about further action to be taken

FINAL ACCOUNT OF BE STREETS AHEAD LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

General Description	Includes
Statutory reporting on conduct of director(s)	Preparing statutory investigation reports Liaising with Insolvency Service Submission of report with the Insolvency Service Preparation and submission of supplementary report if required Assisting the Insolvency Service with its investigations
Realisation of Assets	
Sale of Business as a Going Concern	Instructing and liaising with agents Preparing an information memorandum Liaising with potential purchasers Agreeing licences to trade/occupy Assessment and review of offers received Negotiating with intended purchaser Liaising with secured creditors and seeking releases Exchanges with solicitors to agree sale and purchase agreement Surrender of lease (where appropriate) Pursuing deferred sale consideration
Plant and Equipment	Liaising with valuers, auctioneers and interested parties Reviewing asset listings Liaising with secured creditors and landlords
Debtors	Collecting supporting documentation Correspondence with debtors Reviewing and assessing debtors' ledgers Receiving updates from factoring companies and liaising reassignment of ledger Liaising with debt collectors and solicitors Agreeing debt collection agency agreements Dealing with disputes, including communicating with directors/former staff Pursuing credit insurance claims Submitting VAT bad debt relief claims
Leasing	Reviewing leasing documents Liaising with owners/lessors Tasks associated with disclaiming leases if appropriate
Other assets: motor vehicles, intangibles, intellectual property, VAT/corporation tax refunds, insurance claims	Liaising with agents to agree disposal strategy Dealing with potential purchasers Negotiating sales Liaising with solicitors to agree sales Collecting sales consideration Liaising with insurance companies and directors to pursue claims Examining company records to support tax refunds Exchanges with government departments
Creditors and Distributions	
Creditor Communication	Receive and follow up creditor enquiries via telephone Review and prepare correspondence to creditors and their representatives via facsimile, email and post Assisting employees to pursue claims via the RPO Corresponding with the PPF and the Pensions Regulator
Dealing with proofs of debt	Receipting and filing POD when not related to a dividend Corresponding with RPO regarding POD when not related to a dividend
Processing proofs of debt	Preparation of correspondence to potential creditors inviting submission of POD Receipt of POD Adjudicating POD Request further information from claimants regarding POD Preparation of correspondence to claimant advising outcome of adjudication Seeking solicitors' advice on the validity of secured creditors' claims and other complex claims
Dividend procedures	Agreeing allocation of realisations and costs between fixed and floating charges Paying a distribution to secured creditors and seeking confirmation of discharged claims Paying a distribution to preferential/secondary preferential or unsecured creditors The process below was applied for each class of creditor paid: Preparation of correspondence to creditors advising of intention to declare distribution Advertisement of notice of proposed distribution Preparation of distribution calculation Preparation of correspondence to creditors announcing declaration of distribution Preparation of cheques/BACS to pay distribution Preparation of correspondence to creditors enclosing payment of distribution Seeking unique tax reference from HMRC, submitting information on PAYE/Ni deductions from employee distributions and paying over to HMRC Dealing with unclaimed dividends

FINAL ACCOUNT OF BE STREETS AHEAD LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

General Description	Includes
	When paying the secondary preferential creditor the adjudication of HMRC's secondary preferential claim, may involve bringing the Company's preferential tax affairs up to date

Privacy Notice – Appendix V

The following information is provided to comply with the requirements of the General Data Protection Regulation.

This privacy statement describes why and how we collect and use personal data and provides information about individuals' rights. It applies to personal data provided to us, both by individuals themselves or by others. We may use personal data provided to us for any of the purposes described in this privacy statement or as otherwise stated at the point of collection.

Identity and contact details of the controller and where applicable, the controller's representative and the data protection officer	<p>Where an insolvency practitioner of Undebt.co.uk is not appointed as office holder, the data controller is either the company/individual on whose instructions Undebt.co.uk is acting or it is Undebt.co.uk. The contact details of Undebt.co.uk are: Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, helpme@undebt.co.uk.</p> <p>Where an insolvency practitioner of Undebt.co.uk is appointed as office holder and the data processing is carried out as part of their statutory duties, the office holder(s) is/are the data controllers. The Insolvency practitioner(s) can be contacted at: Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, helpme@undebt.co.uk.</p>
How we use your personal information	<p>The purpose for which personal information is processed may include any or all of the following:</p> <ul style="list-style-type: none">• deliver services and meet legal responsibilities• verify identity where this is required• communication by post, email or telephone• understand needs and how they may be met• maintain records• process financial transactions• prevent and detect crime, fraud or corruption• may also need to use data to defend or take legal actions related to the above
Lawful basis for the processing	<p>Most processing is carried out to comply with our legal obligations under statute and other regulatory obligations related to the insolvency process. We also believe our processing is for the legitimate interests of all stakeholders in the insolvency process, as they are entitled to be kept informed and may wish to engagement in the insolvency process. Where Undebt.co.uk has engaged with a client to perform a service, we will be required to process data to provide the service in accordance with the contractual terms.</p>
What personal information we hold	<p>The categories are: contact details, financial information and location. In rare cases, we may hold some special category data, e.g. trade union membership or information about individual's health, which will be necessary to administer the insolvency process in line with our legal obligations.</p>
Who we share our data with	<p>We may use third parties located in other countries to help us run our business. As a result, personal data may be transferred outside the countries where we and our clients are located. This includes countries</p>

	<p>outside the EU and countries that do not have laws that provide specific protection for personal data. We have taken steps to ensure all personal data is provided with adequate protection and that all transfers of personal data outside the EU are done lawfully. Where we transfer personal data outside of the EU to a country not determined by the European Commission as providing an adequate level of protection for personal data, the transfers will be under an agreement which covers the EU requirements for the transfer of personal data outside the EU.</p> <p>Personal data held by us may be transferred to:</p> <p>Other offices Details of our other office locations are available here at undebt.co.uk. We may share personal data with other offices where necessary for administrative purposes and to provide professional services to our clients.</p> <p>Third party organisations that provide applications/functionality, data processing or IT services to us We use third parties to support us in providing our services and to help provide, run and manage our internal IT systems. For example, providers of information technology, cloud based software as a service providers, identity management, website hosting and management, data analysis, data back-up, security and storage services. The servers powering and facilitating that cloud infrastructure are located in secure data centres around the world, and personal data may be stored in any one of them.</p> <p>Third party organisations that otherwise assist us in providing goods, services or information</p> <p>Auditors and other professional advisers</p> <p>Law enforcement or other government and regulatory agencies or to other third parties as required by, and in accordance with, applicable law or regulation Occasionally, we may receive requests from third parties with authority to obtain disclosure of personal data, such as to check that we are complying with applicable law and regulation, to investigate an alleged crime, to establish, exercise or defend legal rights. We will only fulfil requests for personal data where we are permitted to do so in accordance with applicable law or regulation.</p>
How long we retain your personal information	<p>We retain personal data for as long as is necessary to achieve the purpose listed above and for any other permissible related purpose. For example, we retain most records until the time limit for claims arising from the activities has expired or otherwise to comply with statutory or regulatory requirements regarding the retention of such records.</p>
Your rights	<p>The GDPR provides the following rights for individuals:</p> <p>Right to inform This privacy notice meets our requirement to inform you of our processing of your data.</p>

	<p>Access to personal data You have a right of access to personal data held by us as a data controller. This right may be exercised by contacting us at: Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, helpme@undebt.co.uk. We will aim to respond to any requests for information promptly, and in any event within one month.</p> <p>Amendment of personal data To update personal data submitted to us, you may email us at helpme@undebt.co.uk or, where appropriate, contact us via the relevant website registration page or by amending the personal details held on relevant applications with which you registered.</p> <p>Rights that do not apply in these particular circumstances Not all of the rights under the GDPR are available as one of the reasons we are holding your data is on the basis of it being a legal obligation and therefore the right to erasure, data portability and to object do not apply.</p>
Right to withdraw consent	The data received was not based upon obtaining consent and therefore the right to withdraw consent does not apply.
Changes to our privacy statement	We keep this privacy statement under regular review and will place any updates on our website. Paper copies of the privacy statement may also be obtained by writing to us at Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom.
Complaints	<p>Should you want to complain about our use of personal data, please contact us at Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom.</p> <p>You also have the right to lodge a complaint with the Information Commissioner's Office ("ICO") (the UK data protection regulator). For further information on your rights and how to complain to the ICO, please refer to the ICO website.</p>
Who provided the personal data	The personal data we have used to contact you was provided by the company/individual (or persons acting on their behalf) on whose instructions we are acting or in relation to which our insolvency practitioner has been appointed. We also access information from the Registrar of Companies and other similar public-access data providers.