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

LIQ03

Notice of progress report in voluntary winding up

Companies House

SATURDAY

A8FHØKCH
A16 05/10/2019 #177
COMPANIES HOUSE

1 Company details

Company number	0 7 6 8 2 5 5 0
Company name in full	Entrecote (Canary Wharf) Limited

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

2 Liquidator's name

Full forename(s)	Jeremy
Surname	Berman

3 Liquidator's address

Building name/number	76 New Cavendish Street
Street	
Post town	London
County/Region	
Postcode	W 1 G 9 T B
Country	

4 Liquidator's name ❶

Full forename(s)	
Surname	

❶ **Other liquidator**
Use this section to tell us about another liquidator.

5 Liquidator's address ❷

Building name/number	
Street	
Post town	
County/Region	
Postcode	
Country	

❷ **Other liquidator**
Use this section to tell us about another liquidator.

LIQ03
Notice of progress report in voluntary winding up

6 Period of progress report

From date	d 1 d 7 m 0 m 9 y 2 y 0 y 1 y 8
To date	d 1 d 6 m 0 m 9 y 2 y 0 y 1 y 9

7 Progress report

☐ *The progress report is attached*

8 Sign and date

Liquidator's signature	Signature X X
Signature date	d 0 d 3 m 1 m 0 y 2 y 0 y 1 y 9

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: Mark West
Company name: Berley
Address: 76 New Cavendish Street
London
Post town: W1G 9TB
County/Region:
Postcode:
Country:
DX:
Telephone: 020 7636 9094

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

Liquidator's Annual Progress Report to Creditors & Members

Entrecote (Canary Wharf) Limited - in Liquidation

2 October 2019

ENTRECOTE (CANARY WHARF) LIMITED - IN LIQUIDATION

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B Time Analysis for the Period from the 17 September 2018 to 16 September 2019

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1 Introduction and Statutory Information

1.1 I, **Jeremy Berman** of **Berley Chartered Accountants**, 76 New Cavendish Street, London W1G 9TB, was appointed as Liquidator of Entrecote (Canary Wharf) Limited (the **Company**) on 17 September 2018. This progress report covers the period from 17 September 2018 to 16 September 2019 (**the Period**) and should be read in conjunction with any previous progress reports which have been issued.

1.2 Information about the way that we will use, and store personal data on insolvency appointments can be found in the attached Privacy Notice.

1.3 The principal trading address of the Company was 18-20 Mackenzie Walk, London E14 4PH. The business traded under the name Le Relais de Venise L'Entrecôte.

1.4 The registered office of the Company has been changed to 76 New Cavendish Street, London W1G 9TB and its registered number is 07682550.

2 Progress of the Liquidation

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

2.2 At Appendix A is my Receipts and Payments Account for the Period.

Administration (including statutory compliance & reporting)

2.3 An office holder must comply with certain statutory obligations under the Insolvency Act 1986 and other related legislation. Details about the work I anticipated would need to be done in this area was outlined to creditors in my initial fees estimate/information.

2.4 Where the costs of statutory compliance work or reporting to creditors exceeds the initial estimate, it will usually be because the duration of the case has taken longer than anticipated, possibly due to protracted asset realisations, which have in turn placed a further statutory reporting requirement on the Liquidator.

2.5 As noted in my initial fees estimate/information, this work will not necessarily bring any financial benefit to creditors, but is required on every case by statute.

Realisation of Assets

2.6 Upon my appointment as liquidator, Antony Berg of Williams and Partners Limited, Licenced agents and valuers based in Ongar Essex, was instructed to value, market and sell the Company's assets. This mainly comprised of the Company's leasehold interest, the rent deposit and chattels.

Land & Buildings (Lease), Rent Bond

2.7 The agents approached the Landlord, Canary Wharf Retail (FC4) Limited to obtain their consent to reassign the lease if a willing buyer was found. Although the landlord was sceptical one would be found, they did propose offering a rent free period to any interested party. A major stumbling block was that the lease could only be assigned to a business trading in a similar fashion. Most of the Company's competitors had been approached in the past, but they had no interest in taking on the lease due to the location being unlikely to attract much footfall, an issue which contributed to the demise of the Company

2.8 The agent enquired whether the landlord would grant a change of use, which would enable the property to be marketed to alternative businesses. The landlord declined to provide a specific response but said they would review any proposal they receive on its merits. Without consent to a change of use, it is impossible for the agent to obtain any interested parties in taking on the lease. In light of this, I was forced to disclaim the lease as an onerous asset in December 2018.

2.9 During this period the landlord continue to incur rent and service charges. These sums were deducted from the rent bond the landlord had retained. A new business commenced trading from the premises in mid July 2019, but by then, total sum of the rent bond had been extinguished.

Furniture and equipment

2.10 The Company had assorted furniture, cooking equipment and racking at the premises. Prior to liquidation, the directors removed some of the larger items from the premises. The racking and fittings were of no value so were abandoned at the premises. Although the agent had initially been given a list of the furniture and equipment by the directors, which the agent believed appeared to be to be of little value on paper, some of the equipment had been removed and the directors did not provide a relevant schedule, as they believed it to be irrelevant due to what they perceived to be their value, in addition to their belief that they were the sole creditors in the Company, which was obviously not the case.

2.11 The agent concluded that there was little merit in trying to pursue the directors for these items as the costs required to obtain and then store these items far outweighed their value in the seemingly unlikely event they were able to find a buyer.

Business Rates Refund

2.12 We instructed Goodman Nash Solicitors to undertake a review of the business rates paid by the Company to ascertain if a refund is due in respect of rates paid historically. Their initial investigations indicated a significant refund was due, as it appeared the Company may have been billed in error. Naturally, the rating authority disagreed and over several months requested various documentary proof of our agent's assertions, including copy bank statements and invoices. Although we provided the documentation they requested they then suggested that the documentation was open to interpretation and they would not accept it as definitive proof.

2.13 Goodman Nash advised that to continue to pursue it would now require legal representation, which would be costly. There is no money in the liquidation to fund legal costs. In addition, the chances of success was considered to be slim at best, ruling out trying to obtain legal representation under a conditional fee agreement.

2.14 At the same time, the rating authority conceded the Company was due a refund of £6,291 and were prepared to promptly pay this sum. In light of the above, I decided to accept the sum offered, which was paid to me in August 2019.

2.15 It is considered that despite the considerable amount of work undertaken as detailed above, with the intention of providing a financial benefit to creditors, due to the limited level of asset realisations, it is unlikely there will be in this instance.

Creditors (claims and distributions)

2.16 Further information on the anticipated outcome for creditors in this case can be found at Section 3 of this report. A Liquidator is not only required to deal with correspondence and claims from unsecured creditors (which may include retention of title claims), but also those of any secured and preferential creditors of the Company. This may involve separate reporting to any secured creditor and dealing with distributions from asset realisations caught under their security, most typically a debenture.

2.17 Claims from preferential creditors typically involve employee claims and payments made on behalf of the Company by the Redundancy Payments Service following dismissal.

2.18 The above work will not necessarily bring any financial benefit to creditors generally, however a Liquidator is required by statute to undertake this work. Similarly, if a distribution is to be paid to any class of creditor, work will be required to agree those claims and process the dividend payments to each relevant class of creditor. The more creditors a company has, the more time and cost will be involved by the Liquidator in dealing with those claims.

2.19 I consider the following matters worth noting in my report to creditors at this stage:

- There are 7 unsecured creditor claims in this case with a value per the directors' statement of affairs of £3,219,012.

- In addition to the aforementioned rent deposit deed there was one secured creditor. However, at the date of liquidation, no sums were owed to the secured creditor, hence no claims have been received.

- I do not anticipate there being any preferential creditor claims.

Investigations

2.20 Some of the work the Liquidator is required to undertake is to comply with legislation such as the Company Directors' Disqualification Act 1986 (**CDDA 1986**) and Statement of Insolvency Practice 2 – Investigations by Office Holders in Administration and Insolvent Liquidations and may not necessarily bring any financial benefit to creditors, unless these investigations reveal potential asset recoveries that the Liquidator can pursue for the benefit of creditors.

2.21 I can confirm that I have submitted a report on the conduct of the Directors of the Company to the Department for Business, Energy & Industrial Strategy under the CDDA 1986. As this is a confidential report, I am unable to disclose the contents.

2.22 Shortly after appointment, I made an initial assessment of whether there could be any matters that might lead to recoveries for the estate and what further investigations may be appropriate. This assessment took into account any information provided by creditors. My investigations have not revealed any issues requiring further report or any further potential recoveries which could be pursued for the benefit of creditors.

Matters still to be dealt with

2.23 The majority of my tasks in this matter have now been undertaken. Within the next 3 months it is my intention to obtain VAT and tax clearance from HM Revenue and Customs then initiate formal closure of the liquidation.

3 Creditors

Secured Creditors

3.1 According to Company records there were 2 secured creditors. This was in respect of a debenture given to Coutts & Co and a rent deposit deed given to the landlord, Canary Wharf Retail (FC4) Limited.

3.2 In respect of the rent deposit deed, as mentioned above, the landlord retained and utilised the deposit in full to defray their unpaid costs. Any subsequent claims submitted by the landlord in excess of the rent deposit will be classed as unsecured.

3.3 At the date of appointment, Coutts & Co were not owed anything by the Company and as a result, did not have a claim in the liquidation.

Preferential Creditors

3.4 As anticipated, no preferential creditor claims have been received.

Unsecured Creditors

3.5 I have received claims totalling £2,174,760 from 2 creditors. I have yet to receive claims from 4 creditors whose debts total £3,157,277.08 as per the Company's statement of affairs.

3.6 The Company granted a floating charge to Coutts & Co on 7 May 2012. However, as no sums were owed to Coutts & Co, there is no requirement to create a fund out of the Company's net floating charge property for unsecured creditors (known as the **Prescribed Part**).

3.7 I would confirm that there will be insufficient funds realised after defraying the expenses of the liquidation to pay a dividend to unsecured creditors.

4 Liquidator's Remuneration

4.1 The Creditors approved that the basis of the Liquidator's remuneration be fixed by reference to the time properly spent by him and his staff in managing the liquidation. My fees estimate/information was originally provided to creditors when the basis of my remuneration was approved and was based on information available to me at that time.

4.2 A copy of that estimate is reproduced below:

	Partner / Director	Hours Manager	Administrator	Assistant Admin/ Support Staff / Cashiering	Total Estimated hours	Total Estimated Cost £	Average hourly rate £
Administration (inc statutory compliance & reporting) Investigations	**4**	**37**	**17**	**22**	**80**	**20,325**	**254**
Realisation of assets		**15**		**10**	**24**	**6,875**	**278**
Creditors (claims & distributions)*		**5**		**7**	**12**	**3,025**	**252**
Total estimated hours by staff grade	4	57	17	39	120		
Hourly rate	*550*	*325*	*100*	*200*			
Total estimated time costs by staff grade						£30,225	£252

4.3 My time costs for the Period are £32,693. This represents 128 hours at an average rate of £255 per hour. Attached as Appendix B is a Time Analysis which provides details of the activity costs incurred by staff grade during the Period in respect of the costs fixed by reference to time properly spent by me in managing the liquidation. To date, liquidator's funds are yet to be drawn.

4.4 At the date of this report, I would confirm that my fees estimate for the liquidation remains unchanged. This is because I intend restricting the Liquidator's time costs to be drawn from the estate to the level of my estimate and as a result, any time incurred in excess of this will not be borne by creditors.

4.5 A copy of 'A Creditors' Guide to Liquidators' Fees' is available on request or can be downloaded from http://www.icaew.com/en/technical/insolvency/creditors-guides

4.6 Attached as Appendix C is additional information in relation to the Liquidator's fees, expenses and disbursements, including where relevant, information on the use of subcontractors and professional advisers.

5 Creditors' Rights

5.1 Within 21 days of the receipt of this report, a secured creditor, or an unsecured creditor (with the concurrence of at least 5% in value of the unsecured creditors) may request in writing that the Liquidator provide further information about his remuneration or expenses which have been itemised in this progress report.

5.2 Any secured creditor, or an unsecured creditor (with the concurrence of at least 10% in value of the unsecured creditors) may within 8 weeks of receipt of this progress report make an application to court on the grounds that, in all the circumstances, the basis fixed for the Liquidator's remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Liquidator, as set out in this progress report, are excessive.

6 Next Report

6.1 I am required to provide a further report on the progress of the liquidation within two months of the next anniversary of the liquidation, unless I have concluded matters prior to this, in which case I will write to all creditors with my final account.

6.2 If you have any queries in relation to the contents of this report, I can be contacted by telephone on 020 7636 9094 or by email at info@berley.co.uk

Yours faithfully

Jeremy Berman
Liquidator

Encl

APPENDIX A

Receipts and Payments Account for the Period from 17 September 2018 to 16 September 2019

Entrecote (Canary Wharf) Limited
(In Liquidation)
Liquidator's Summary of Receipts & Payments
To 16/09/2019

S of A £		£	£
	ASSET REALISATIONS		
Uncertain	Land & Buildings	NIL	
NIL	Plant & Machinery	NIL	
Uncertain	Rent Deposit	NIL	
	Business Rates Refund	6,291.40	
			6,291.40
	COST OF REALISATIONS		
	Agents/Valuers Fees (1)	1,572.85	
			(1,572.85)
	UNSECURED CREDITORS		
(32,074.00)	Trade & Expense Creditors	NIL	
(61,735.28)	Canary Wharf Group Plc	NIL	
(2,104,681.25)	Entrecote (Operations) Limited	NIL	
(120.00)	Entrecote (Marylebone) Ltd	NIL	
(1,327,849.08)	Entrecote (City) Ltd	NIL	
			NIL
	DISTRIBUTIONS		
(1.00)	Ordinary Shareholders	NIL	
			NIL
(3,526,460.61)			**4,718.55**
	REPRESENTED BY		
	VAT Receivable		314.57
	Interest Bearing Estate Account		4,403.98
			4,718.55

APPENDIX B

Time Analysis for the Period from 17 September 2018 to 16 September 2019

SIP9 Detailed Report

E235 Entrecote (Canary Wharf) Limited

Creditors Voluntary Liquidation

17/09/2018 to 16/09/2019

Administration and planning								
Taxation	0.00	0.00	0.00	0.00	0.33	0.33	66.67	202.03
Insurance Refunds	0.00	0.15	0.00	0.00	0.00	0.15	48.75	325.00
Asset Insurance	0.00	1.45	0.00	0.00	0.00	1.45	471.25	325.00
Review of Bordereau level	0.00	0.00	0.00	0.00	1.32	1.32	266.68	202.03
Statutory Receipts and Payments Accounts	0.00	0.35	0.00	0.00	0.00	0.35	113.75	325.00
Reporting to Liquidation Committee	0.00	0.00	0.00	0.00	1.00	1.00	200.00	200.00
Statutory Returns to Registrar of Companies	0.00	0.10	0.00	0.25	0.00	0.35	57.50	164.29
Correspondance with accountant	0.00	3.20	0.00	0.00	0.00	3.20	1,040.00	325.00
Vat correspondance	0.00	0.45	0.00	0.00	0.00	0.45	146.25	325.00
Diary Review	0.00	0.00	0.00	0.00	0.33	0.33	66.67	202.03
Case Review	2.50	17.10	0.00	0.00	2.58	22.18	6,949.17	313.31
Asset realisation review	0.00	15.80	0.00	0.00	0.00	15.80	5,135.00	325.00
Filing	0.00	0.00	0.00	5.75	0.00	5.75	575.00	100.00
Letter Processing	0.00	0.00	0.00	5.75	0.00	5.75	575.00	100.00
Notification of appointment to Registrar of	0.00		0.00	0.00	0.33	0.33	66.67	
Comp.		0.00						202.03
Billing	0.00	1.75	0.00	0.00	0.67	2.42	702.08	290.12
Correspondence with Directors	0.00	0.95	0.00	0.00	0.00	0.95	308.75	325.00
Correspondence with Lawyer	0.00	0.35	0.00	0.00	0.00	0.35	113.75	325.00
Conversation with Creditors	0.00	0.50	0.00	0.00	0.33	0.83	229.17	276.11
Conversation with Bank	0.00	0.20	0.00	0.00	2.17	2.37	498.33	210.27
Books and Records	0.00	0.55	0.00	0.00	0.00	0.55	178.75	325.00
Bradstock Insurance	0.00	0.20	0.00	0.00	0.00	0.20	65.00	325.00
Statutory Advertisement	0.00	0.10	0.00	0.00	0.00	0.10	32.50	325.00
Correspondence with Agent	0.00	11.60	0.00	0.00	0.00	11.60	3,770.00	325.00
Correspondence with Bank	0.00	0.85	0.00	0.00	1.41	2.26	559.59	247.61

Conversation with Agents	0.00	0.00	0.00	0.00	0.33	0.33	66.67	202.03
Reporting to Creditors	0.00	0.00	0.00	0.00	6.60	6.60	1,316.65	199.49
Copying Documentation	0.00	0.00	0.00	9.00	0.00	9.00	900.00	100.00
Email	0.00	0.00	0.00	0.50	0.00	0.50	50.00	100.00
Bank Reconciliation	0.00	0.15	0.00	0.00	0.17	0.32	82.08	256.50
Daily Bank postings	0.00	0.00	0.00	0.00	1.00	1.00	200.00	200.00
Paying in instructions	0.00	0.00	0.00	0.00	0.33	0.33	66.67	202.03
VAT	0.00	0.00	0.00	0.00	0.66	0.66	133.34	202.03
Client Admin	0.00	0.00	0.00	0.25	0.00	0.25	15.00	60.00
	2.50	**55.80**	**0.00**	**21.50**	**19.56**	**99.36**	**25,066.69**	**252.28**
Creditors								
Creditor Correspondence	0.00	10.85	0.00	0.75	1.99	13.59	4,001.26	294.43
Inputting Creditors	0.00	0.25	0.00	0.00	0.33	0.58	147.92	255.03
	0.00	**11.10**	**0.00**	**0.75**	**2.32**	**14.17**	**4,149.18**	**292.81**
Investigations								
Directors Disqualification Reports	0.00	1.10	0.00	0.00	1.91	3.01	740.84	246.13
Investigation	0.00	3.20	0.00	0.50	4.25	7.95	1,940.00	244.03
	0.00	**4.30**	**0.00**	**0.50**	**6.16**	**10.96**	**2,680.84**	**244.60**
Realisation of assets								
Debt collection	0.00	0.00	0.00	0.00	0.75	0.75	150.00	200.00
Disclaimer of Leasehold Interest	0.00	0.00	0.00	0.00	1.67	1.67	333.33	199.60
	0.00	**0.00**	**0.00**	**0.00**	**2.42**	**2.42**	**483.33**	**199.72**
Special Projects								
Pension Plans	0.00	0.35	0.00	0.00	0.33	0.68	180.42	265.32
Specific Bond Insurance	0.00	0.15	0.00	0.00	0.42	0.57	132.08	231.72
	0.00	**0.50**	**0.00**	**0.00**	**0.75**	**1.25**	**312.50**	**250.00**
Hours	**2.50**	**71.70**	**0.00**	**22.75**	**31.21**	**128.16**		
								255.09
Charge	**875.00**	**23,302.50**	**0.00**	**2,265.00**	**6,250.04**		**32,692.54**	

Appendix C

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

1 Staff Allocation and the Use of Sub-Contractors

1.1 The general approach to resourcing our assignments is to allocate staff with the skills and experience to meet the specific requirements of the case.

1.2 The constitution of the case team will usually consist of a Partner, a Manager, and an Administrator or Assistant. The exact constitution of the case team will depend on the anticipated size and complexity of the assignment and the experience requirements of the assignment.

1.3 We are not proposing to utilise the services of any sub-contractors in this case.

2 Professional Advisors

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

Name of Professional Advisor	Basis of Fee Arrangement
Goodman Nash (property audit and Business Rates refund negotiation)	Commissions of 35% of savings made
Williams & Partners Limited (valuation of Company Assets)	T.B.A

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

3 Liquidator's Expenses & Disbursements

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

Expenses	Estimated cost £
Agents' costs	5,000
Statutory advertising	150
Specific penalty bond	160
External storage of company's books and records	3
Case related travel & subsistence	
Category 2 disbursements charged by the firm:	
N/A	

Current position of Liquidator's expenses

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

	Paid in prior periods £	Paid in the period covered by this report £	Incurred but not paid to date £	Total anticipated cost £
Agents' costs	Nil	1,573	Nil	1,573
Statutory advertising	Nil	Nil	150	150
Specific penalty bond	Nil	96	96	96
External storage of books & records	Nil	Nil	Nil	Nil
Category 2 disbursements N/A				

3.3 Category 1 disbursements do not require approval by creditors. The type of disbursements that may be charged as a Category 1 disbursement to a case generally comprise of external supplies of incidental services specifically identifiable to the case, such as postage, case advertising, invoiced travel and external printing, room hire and document storage. Also chargeable will be any properly reimbursed expenses incurred by personnel in connection with the case. These disbursements are included in the tables of expenses above.

3.4 Category 2 disbursements do require approval from creditors. These are costs which are directly referable to the appointment in question but are not payments which are made to an independent third party and may include shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis such as internal room hire, document storage or business mileage. Details of Category 2 disbursements charged by this firm (where appropriate) were provided at the time the Liquidator's fees were approved by creditors. Any Category 2 disbursements incurred are specifically highlighted in the tables of expenses above.

4 Charge-Out Rates

4.1 Berley's current charge-out rates effective from 1 April 2013 are detailed below. Please note this firm records its time in minimum units of 5 minutes.

4.2

Category of Staff	Per Hour £
SECRETARIAL	100-125
ADMINISTRATIVE	100
JUNIOR	100
CASHIER	200-250
SENIOR ADMINISTRATOR	275-350
MANAGER	325-400
PARTNER	550-675

Privacy Notice

Use of personal information

We process personal information to enable us to carry out our work as insolvency practitioners which includes processing data that was held by companies/individuals before our appointment together with data collected during an insolvency procedure or a fixed charge receivership. Our legal obligation to process personal data arises from work we are required to carry out under insolvency and other related legislation.
Insolvency practitioners are Data Controllers of personal data in so far as defined by data protection legislation. **Berley Chartered Accountants** will act as Data Processor on their instructions about personal data in relation to an insolvency procedure or fixed charge receivership.
Personal data will be kept secure and processed only for matters relating to the insolvency procedure being dealt with.

The data we may process
The personal data insolvency practitioners may process in most cases will be basic details that may identify an individual and will typically be sufficient to allow us to carry out our work as insolvency practitioners, for example, dealing with the claims of individuals who are owed monies by the companies/individuals over whom we have been appointed.

However, insolvency practitioners may be appointed over entities that process personal data that is considered more sensitive, for example health records and this sensitive data will usually have been created before our appointment. Although we will take appropriate steps to safeguard sensitive data (or to destroy it where it is appropriate to do so), subject to limited exceptions, for example, where we identify previous conduct and/or action that requires further investigation, we will not be processing sensitive data.

Sharing information
We may share personal data with third parties where we are under a legal or regulatory duty to do so, or it is necessary for the purposes of undertaking our work as insolvency practitioners. We may also share personal data to lawfully assist the police or other law enforcement agencies with the prevention and detection of crime, where disclosure is necessary to protect the safety or security of any persons and/or otherwise as permitted by the law.

How long will we hold it?
Personal data will be retained for as long as any legislative or regulatory requirement requires us to hold it. Typically, this may be up to 6 years after which it will be destroyed.

What are your rights?
You have the right to receive the information contained in this document about how your personal data may be processed by us.

You also have the right to know that we may be processing your personal data and, in most circumstances, to have information about the personal data of yours that we hold, and you can ask for certain other details such as what purpose we may process your data for and how long we will hold it.

Individuals have the right to request that incorrect or incomplete data is corrected and in certain circumstances, you may request that we erase any personal data on you which may be held or processed as part of our work as insolvency practitioners. If you have any complaints about how we handle your personal data, please contact ***Mark Levy*** *- Data Protection Officer at 76 New Cavendish Street, London W1G 9TB, info@berley.co.uk* so we can resolve the issue, where possible. You also have the right to lodge a complaint about any use of your information with the Information Commissioners Office (ICO), the UK data protection regulator.