

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](http://www.gov.uk/companieshouse)

### 1 Company details

Company number	0	9	4	4	6	9	1	3
Company name in full	Acute Barbers Blue Limited							

→ **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

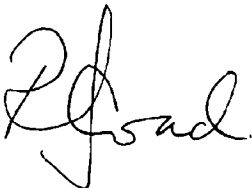
Full forename(s)	Rob	① <b>Other Liquidator</b> Use this section to tell us about another liquidator.
Surname	Coad	

### 5 Liquidator's address ②

Building name/number	Orchard St Business Centre	② <b>Other Liquidator</b> 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	

# LIQ14

## Notice of final account prior to dissolution in CVL

6		Liquidator's release									
		<input type="checkbox"/> Tick if one or more creditors objected to liquidator's release.									
7		Final account									
		<input checked="" type="checkbox"/> I attach a copy of the final account									
8		Sign and date									
Liquidator's signature		Signature 									
Signature date		05		01		20		23			

# LIQ14

## Notice of final account prior to dissolution in CVL

<b>Presenter Information</b>	<b>! Important information</b>
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.	<b>All information on this form will appear on the public record.</b>
<b>Contact name</b> Rob Coad	<b>Where to send</b>
<b>Company name</b> South West and Wales Business Recovery	<b>You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:</b>
<b>Address</b> Orchard St Business Centre	The Registrar of Companies, Companies House, Crown Way, Cardiff, Wales, CF14 3UZ. DX 33050 Cardiff.
13-14 Orchard Street	
<b>Post Town</b> Bristol	
<b>County/Region</b>	
<b>Post Code</b> B S 1 5 E H	<b>i Further Information</b>
<b>Country</b> United Kingdom	For further information please see the guidance notes on the website at <a href="http://www.gov.uk/companieshouse">www.gov.uk/companieshouse</a> or email <a href="mailto:enquiries@companieshouse.gov.uk">enquiries@companieshouse.gov.uk</a>
<b>DX</b>	
<b>Telephone</b> 44 (0)117 376 3523	
<b>✓ Checklist</b>	<b>This form is available in an alternative format. Please visit the forms page on the website at <a href="http://www.gov.uk/companieshouse">www.gov.uk/companieshouse</a></b>
We may return forms completed incorrectly or with information missing.	
<b>Please make sure you have remembered the following:</b>  The company name and number match the information held on the public Register You have attached the required documents. You have signed the form.	

# Continuation page

Name and address of insolvency practitioner

✓ **What this form is for**  
Use this continuation page to tell us about another insolvency practitioner where more than 2 are already jointly appointed. Attach this to the relevant form. Use extra copies to tell us of additional insolvency practitioners.

✗ **What this form is NOT for**  
You can't use this continuation page to tell us about an appointment, resignation, removal or vacation of office.

→ **Filling in this form**  
Please complete in typescript or in bold black capitals.  
  
All fields are mandatory unless specified or indicated by \*

## 1 Appointment type

Tick to show the nature of the appointment:

- ☐ Administrator
- ☐ Administrative receiver
- ☐ Receiver
- ☐ Manager
- ☐ Nominee
- ☐ Supervisor
- ☐ Liquidator
- ☐ Provisional liquidator

● You can use this continuation page with the following forms:

- VAM1, VAM2, VAM3, VAM4, VAM6, VAM7
- CVA1, CVA3, CVA4
- AM02, AM03, AM04, AM05, AM06, AM07, AM08, AM09, AM10, AM12, AM13, AM14, AM19, AM20, AM21, AM22, AM23, AM24, AM25
- REC1, REC2, REC3
- LIQ02, LIQ03, LIQ05, LIQ13, LIQ14,
- WU07, WU15
- COM1, COM2, COM3, COM4
- NDISC

## 2 Insolvency practitioner's name

Full forename(s)

Surname

## 3 Insolvency practitioner's address

Building name/number

Street

Post town

County/Region

Postcode

Country

**FINAL ACCOUNT**

**ACUTE BARBERS BLUE LIMITED - 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
- EU Regulations
- Conclusion

## **Appendices**

- Appendix I - Statutory Information
- Appendix II – Receipts and Payments account for the period 25 January 2022 to 4 November 2022 and for the full period of appointment.
- Appendix III - Time cost information for period 25 January 2022 to 4 November 2022 and for the full period of appointment.
- Appendix IV - Detailed narrative of work undertaken
- Appendix V – General Data Protection Regulation information

# FINAL ACCOUNT OF ACUTE BARBERS BLUE LIMITED - 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
Plant & Machinery	5,130.00		2,500.00	0.00	2,500.00
Sundry	0.00		35.67	0.00	35.67
<b>Total</b>	<b>5,130.00</b>		<b>2,537.67</b>	<b>0.00</b>	<b>2,537.67</b>

2535.67

X

### Expense

Expense	Amount fees expenses estimates	per and	Expense incurred to date	Anticipated further expense to closure	Total anticipated expense
Joint Liquidators' fees	14,030.00		10,949.50	1,500.00	12,449.50
Case Management Fee	150.00		150.00	0.00	150.00
Case Management Monthly Fee	57.00		213.75	14.25	228.00
Insolvency Notices fee	5.00		5.00	0.00	5.00
Statement of Affairs Fee	5,000.00		5,000.00	0.00	5,000.00
Postage	50.00		6.47	0.00	6.47
Specific Bond	40.00		40.00	0.00	40.00
Statutory Advertising	244.35		253.50	0.00	253.50
<b>Total</b>	<b>19,576.35</b>		<b>16,618.22</b>	<b>1,514.25</b>	<b>18,132.47</b>

### 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	N/A	N/A
Unsecured creditors	No	No

### Closure

There are no further matters in the liquidation to be progressed and the liquidation may now be concluded.

## **ADMINISTRATION AND PLANNING**

### **Statutory information**

Statutory information may be found at Appendix I.

The Liquidator is 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:

- 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.

Although this work did not generate any financial benefit to creditors, it was necessary to meet the statutory duties as well as conduct appropriate enquiries and investigations into potential rights of actions to enhance realisations.

## **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 IV. The Liquidator 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.

### **Equipment**

As previously reported, the company owned a number of barber chairs, hair cutting and styling equipment, mirrors and styling consumables. This equipment was valued at £3,900 by our agents, Asset Management Solutions (UK) Ltd "AMS". An offer of £4,000 plus VAT was received and accepted from the director. To date the sum of £2,500 plus VAT has been received. Despite the Liquidator pursuing the remaining amount of £1,500 plus VAT, this has yet to be received. The Liquidator has



concluded that it is not cost effective to pursue this matter further. Consequently, no further realisations will be made in this regard.

Detailed below is key information about asset realisation and strategy, however, more details about the work undertaken may be found at Appendix IV. The Liquidator 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.

### **CREDITORS**

Irrespective of whether sufficient realisations are achieved to pay a dividend to creditors, the Liquidator has 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 has not granted any charges over its assets.

#### **Preferential creditors**

There are no preferential claims.

#### **Unsecured creditors**

HMRC was shown to be owed £30,385. A claim of £31,491 has been received.

The trade and expense creditors as per the statement of affairs totalled £43,255. Claims received to date total £4,668.

#### **Dividend prospects**

No distribution will be made to 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 has not granted a floating charge to any creditor after 15 September 2003 and consequently there will be no prescribed part in this Liquidation.

### **ETHICS**

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

#### **General ethical considerations**

In the period since the last report, no new threats to compliance with the Code of Ethics were identified.

### **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.

AMS were instructed as agents and valuers in relation to the barber's equipment.

### **FEES AND EXPENSES**

#### **Pre-Appointment Costs**

##### **Fixed fee agreed with the Directors and ratified by creditors.**

The creditors authorised the fee of £5,000 plus VAT for assisting the directors in calling the relevant meetings and with preparing the Statement of Affairs on 29 April 2019. To date the sum of £2,062 has been drawn in this respect.

#### **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 partner 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 partner.

The basis of the Liquidators' fees was approved by creditors on 29 April 2019 in accordance with the following resolutions:

*"That the Joint Liquidators be authorised to draw their Pre-Appointment fee of £5,000 plus VAT and disbursements from the first realisations into the liquidation."*

*"That the Liquidator's fees be fixed by reference to the time given by them and their staff in attending to matters arising in the Liquidation, such time to be charged at the hourly charge out rate of the grade of staff undertaking the work at the time it was undertaken and total fees drawn not to exceed the fee estimate of £14,030 plus VAT & disbursements provided in the Report to Creditors dated 5 April 2019 without further recourse to creditors."*

*"That the Joint Liquidators be authorised to recover all Category 2 disbursements, calculated on the bases of South West and Wales Business Recovery's summary."*

The time costs for the period 25 January 2022 to 4 November 2022 total £2,484.00 representing 16 hours at an average hourly rate of £155.25. No fees have been drawn on account of time costs incurred. The time costs for the period are detailed at Appendix III.

The total time costs during the period of appointment amount to £10,949.50 representing 81.6 hours at an average hourly rate of £134.18. The time costs for the period of appointment are detailed at Appendix III.

## FINAL ACCOUNT OF ACUTE BARBERS BLUE LIMITED - IN CREDITORS' VOLUNTARY LIQUIDATION

Having regard for the costs that are likely to be incurred in bringing this Liquidation to a close, the Liquidator considers that the original fees estimate is unlikely to be exceeded.

### Expenses

The category 1 expenses incurred for in the period 25 January 2022 to 4 November 2022 total £47.50 represent payments to parties not associated with the firm, who have provided services or goods for the administration of the assignment.

The category 1 expenses for the period of appointment total £379.20 and are detailed below.

Type	Incurred	Paid
Statutory Advertising	£253.50	£253.50
Statutory Bordereau	£ 40.00	£ 40.00
Insolvency Notices /Case Management		
Software fee	£155.00	£155.00
Case Management Software Monthly Fee	£213.75	£ 19.00
<b>Total</b>	<b>£662.25</b>	<b>£467.50</b>

There are no category 2 expenses were incurred for the period 25 January 2022 to 4 November 2022.

The category 2 expenses incurred for the period of appointment from 25 January 2019 to 4 November 2022 total £6.47, are detailed on the Receipts and Payments account at Appendix 1. The basis of calculation of this category of expense was disclosed to creditors prior to their approval, which was given on 29 April 2019.

The following category 2 fees have been drawn during the period of appointment.

Type	Incurred	Paid
Postage	£6.47	£6.47
<b>Total</b>	<b>£6.47</b>	<b>£6.47</b>

Information about this insolvency process may be found on the R3 website at <http://www.creditorinsolvencyguide.co.uk/>. A copy of 'A Creditors' Guide to Fees' together with the firm's charge-out rate and expenses policy may be found at R3 | Technical Library | England & Wales | Guidance | Fees. A hard copy of both the Creditors' Guide and the firm's charge-out rate and disbursement policy may be obtained on request.

### Other professional costs

#### Agents and valuers

Asset Management Solutions (UK) Ltd were instructed as agents and valuers in relation to the Barber's equipment. They did not make a charge for their services.

### 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 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 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 V.

**EU REGULATIONS (WHETHER PROCEEDINGS ARE MAIN PROCEEDINGS OR TERRITORIAL)**

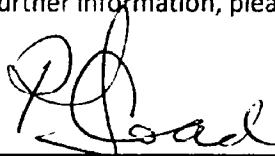
The Company's centre of main interest was in the UK as their registered office address was 123 Station Road, Llandaff North, Cardiff CF14 2SE and therefore it is considered that the EU Regulations apply. These proceedings are main proceedings as defined in the EU Regulation.

**CONCLUSION**

There are no other matters outstanding and the affairs of the company have been fully wound up.

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

Signed \_\_\_\_\_



Rob Coad

Joint Liquidator

4 November 2022

**Appendix I**

**Statutory Information**

Company Name	Acute Barbers Blue Limited
Former Trading Name	N/A
Company Number	09446913
Registered Office	Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Former Registered Office	123 Station Road Llandaff North, Cardiff, CF14 2SE
Officeholders	Rob Coad
Death of Officeholder	Neil Maddocks, Joint Liquidator, passed away during the period in review. This has not affected the administration of the Liquidation
Officeholder's address	Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Date of appointment	25 January 2019
Change in officeholder	Neil Maddocks former Liquidator (deceased 31 March 2022)

Appendix II

**Acute Barbers Blue Limited - In Creditors Voluntary Liquidation**  
**Liquidator's Abstract of Receipts & Payments**

**From 25 January 2022 To 04 November 2022**

<b>S of A £</b>		<b>As Previously Reported</b>	<b>25/01/22 to 04/11/22</b>	<b>Total £</b>
<b>RECEIPTS</b>				
5,130	Plant & Machinery	2,500.00	NIL	2,500.00
NIL	Sundry	NIL	35.67	35.67
5,130		2,500.00	35.67	2,535.67
<b>PAYMENTS</b>				
NIL	Statement of Affairs Fee	(2,061.70)	NIL	(2,061.70)
NIL	Statutory Advertising	(253.50)	NIL	(253.50)
NIL	Specific Bond	(40.00)	NIL	(40.00)
150	Case Management Fee	(155.00)	NIL	(155.00)
NIL	Postage	(6.47)	NIL	(6.47)
NIL	Case Management Monthly Fee	(19.00)	NIL	(19.00)
150		(2,535.67)	NIL	(2,535.67)
4,980	<b>CASH IN HAND</b>	(35.67)	35.67	NIL

# Appendix III (2)

## Acute Barbers Blue Limited - in Liquidation

### Joint Liquidators' SIP9 Compliant Time Cost Analysis for the period 1 May 2021 to 24 January 2022

Classification of Work Function	Officeholder Hours	Manager Hours	Administrator Hours	Assistant / Support Hours	Total Hours	Cost £	Average hourly cost £
Administration & Planning	0.0	0.0	0.8	0.3	1.1	166.50	151.36
Realisation of Assets	0.0	0.0	1.3	0.0	1.3	234.00	180.00
<b>Total Hours</b>	0.0	0.0	2.1	0.3	2.4	400.50	166.88
<b>Total costs</b>	0.00	0.00	364.50	36.00			

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

### Appendix III (3)

#### Acute Barbers Blue (Post. App.) in Liquidation

#### Joint Liquidators' SIP9 Compliant Time Cost Analysis for the period 25 January 2022 to 04 November 2022

Classification of Work Function	Officeholder Hours	Manager Hours	Administrator Hours	Assistant / Support Hours	Total Hours	Cost £	Average hourly cost £
Administration & Planning	0.0	0.7	3.6	0.9	5.2	751.50	144.52
Cashiering & Banking	0.0	0.0	1.6	0.0	1.6	216.00	135.00
Creditor Reporting	0.5	2.8	2.3	0.0	5.6	994.50	177.59
Statutory & Compliance	0.0	0.0	1.6	0.0	1.6	216.00	135.00
Tax & VAT Matters	0.0	0.8	1.2	0.0	2.0	306.00	153.00
<b>Total Hours</b>	0.5	4.3	10.3	0.9	16.0	2,484.00	155.25
<b>Total costs</b>	180.00	802.50	1,390.50	111.00			

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



# Appendix III (1)

## Acute Barbers Blue Limited - in Liquidation

### Joint Liquidators' SIP9 Compliant Time Cost Analysis for the period 25 January 2019 to 30 April 2021

Classification of Work Function	Officeholder Hours	Manager Hours	Administrator Hours	Assistant / Support Hours	Total Hours	Cost £	Average hourly cost £
Administration & Planning	0.1	1.5	10.4	23.5	35.5	4,006.00	112.85
Appointment & Related Formalities	0.0	0.5	0.9	0.0	1.4	198.00	141.43
Cashiering & Banking	0.1	0.7	2.4	0.0	3.2	444.00	138.75
Creditor Correspondence	0.0	0.1	0.9	0.0	1.0	126.00	126.00
Creditor Reporting	0.4	2.2	8.8	3.0	14.4	1,986.00	137.92
Dealings with Unsecured Creditors	0.0	0.0	0.6	0.9	1.5	180.00	120.00
Insurance of Assets	0.7	0.0	0.0	0.0	0.7	210.00	300.00
Investigations	0.4	0.7	0.5	0.0	1.6	306.00	191.25
Realisation of Assets	0.0	0.4	1.9	0.3	2.6	387.00	148.85
Statutory & Compliance	0.3	0.0	0.0	0.0	0.3	90.00	300.00
Tax & VAT Matters	0.0	0.1	0.9	0.0	1.0	132.00	132.00
<b>Total Hours</b>	2.0	6.2	27.3	27.7	63.2	8,065.00	127.61
<b>Total costs</b>	600.00	1,116.00	3,579.00	2,770.00			

Charge Out Rates Per Hour	£
Officeholder	300
Manager	180 - 240
Administrator	120 - 130
Assistant / Support	100

**Appendix IV****Detailed list of work undertaken for Acute Barbers Blue Limited in Creditors' Voluntary Liquidation for the period of appointment.**

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

General Description	Includes
<b>Statutory and General Administration</b>	
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
<b>Reports</b>	<b>Circulating initial report to creditors upon appointment</b> 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.
<b>Closure</b>	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
<b>Investigations</b>	
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
Statutory reporting on conduct of director(s)	Preparing statutory investigation reports Submission of report with the Insolvency Service

# FINAL ACCOUNT OF ACUTE BARBERS BLUE LIMITED - IN CREDITORS' VOLUNTARY LIQUIDATION

General Description	Includes
	Assisting the Insolvency Service with its investigations
<b>Realisation of Assets</b>	
Plant and Equipment	Liaising with valuers, auctioneers and interested parties Reviewing asset listings
<b>Creditors and Distributions</b>	
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

# Privacy Notice

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.

<b>Identity and contact details of the controller and where applicable, the controller's representative and the data protection officer</b>	<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>
<b>How we use your personal information</b>	<p>The purpose for which personal information is processed may include any or all of the following:</p> <ul style="list-style-type: none"><li>• deliver services and meet legal responsibilities</li><li>• verify identity where this is required</li><li>• communication by post, email or telephone</li><li>• understand needs and how they may be met</li><li>• maintain records</li><li>• process financial transactions</li><li>• prevent and detect crime, fraud or corruption</li><li>• may also need to use data to defend or take legal actions related to the above</li></ul>
<b>Lawful basis for the processing</b>	<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>
<b>What personal information we hold</b>	<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>

<b>How long we retain your personal information</b>	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.
<b>Your rights</b>	<p>The GDPR provides the following rights for individuals:</p> <p><b>Right to inform</b> This privacy notice meets our requirement to inform you of our processing of your data.</p> <p><b>Access to personal data</b> 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><b>Amendment of personal data</b> 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><b>Rights that do not apply in these particular circumstances</b> 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>
<b>Right to withdraw consent</b>	The data received was not based upon obtaining consent and therefore the right to withdraw consent does not apply.
<b>Changes to our privacy statement</b>	<p>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.</p> <p>This privacy statement was last updated on [date].</p>
<b>Complaints</b>	<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 <a href="#">ICO website</a>.</p>
<b>Who provided the personal data</b>	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.