

LIQ03

Notice of progress report in voluntary winding up



Companies House

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

1 Company details

Company number 1 0 2 4 6 6 8 1

Company name in full Frontline Construction (NW) Limited

→ Filling in this form

Please complete in typescript or in
bold black capitals.

2 Liquidator's name

Full forename(s) Mark

Surname Colman

3 Liquidator's address

Building name/number Leonard Curtis

Street 3rd Floor

Exchange Station

Post town Tithebarn Street

County/Region Liverpool

Postcode L 2 2 Q P

Country

4 Liquidator's name ①

Full forename(s) Lisa

Surname Ion

① Other liquidator

Use this section to tell us about
another liquidator.

5 Liquidator's address ②

Building name/number Leonard Curtis

Street 3rd Floor

Exchange Station

Post town Tithebarn Street

County/Region Liverpool

Postcode L 2 2 Q P

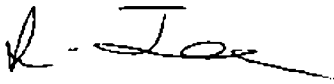
Country

② 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	0	d	4	m	1	m	2	y	2	y	0	y	2	y	2	
To date	d	0	d	3	m	1	m	2	y	2	y	0	y	2	y	3	
7	Progress report																
	<input checked="" type="checkbox"/> The progress report is attached																
8	Sign and date																
Liquidator's signature	<div>Signature</div> <div>X  X</div>																
Signature date	d	2	d	6	m	0	m	1	y	2	y	0	y	2	y	4	

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 **Ann Simmons**

Company name **Leonard Curtis**

Address **3rd Floor**

Exchange Station

Tithebarn Street

Post town **Liverpool**

County/Region

Postcode **L 2 2 Q P**

Country

DX

Telephone **0151 556 2790**



Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☒ The company name and number match the information held on the public Register.
- ☒ You have attached the required documents.
- ☒ You have signed the form.



Important information

All information on this form will appear on the public record.



Where to send

You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:

The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ.
DX 33050 Cardiff.



Further information

For further information please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse

**Frontline Construction (NW) Limited
(In Creditors' Voluntary Liquidation)**

Company Number: 10246681

Current Registered Office: c/o Leonard Curtis, 3rd Floor, Exchange Station, Tithebarn Street, Liverpool, L2 2QP

Former Registered Office: 54-56 Ormskirk Street, St Helens, Merseyside, WA10 2TF

Trading Address: 67 London Fields, Billinge, Wigan, WN5 7LS

Joint Liquidators' Fourth Progress Report
pursuant to Section 104A(1) of the Insolvency Act 1986 (as amended)
and Rule 18.3 of the Insolvency (England and Wales) Rules 2016

Report period
4 December 2022 to 3 December 2023

26 January 2024

Mark Colman and Lisa Ion - Joint Liquidators
Leonard Curtis
3rd Floor, Exchange Station, Tithebarn Street,
Liverpool, L2 2QP
Tel: 0151 556 2790 Fax: 0151 556 2791

recovery@leonardcurtis.co.uk

Ref: I/28/ASI/F545E/1010

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APPENDICES

- A Summary of Joint Liquidators' Receipts and Payments from 4 December 2022 to 3 December 2023. A cumulative summary for the full period 4 December 2019 to 3 December 2023 is also shown.
- B Summary of Joint Liquidators' Time Costs from 4 December 2022 to 3 December 2023
- C Summary of Joint Liquidators' Time Costs for the Period from 4 December 2019 to 3 December 2023 Incorporating a Comparison of the Joint Liquidators' Fees Estimate
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TO ALL MEMBERS, CREDITORS AND THE REGISTRAR OF COMPANIES

1 INTRODUCTION

- 1.1 David Moore and Lisa Ion were appointed Joint Liquidators of Frontline Construction (NW) Limited ("the Company") on 4 December 2019.
- 1.2 Mr Moore was licensed in the UK by the Institute of Chartered Accountants England and Wales. Mr Moore is retiring from practice and has agreed to transfer the management of his insolvency caseload to other appropriate insolvency practitioners within Leonard Curtis. In accordance with Rules 12.36 and 12.37 of the Insolvency (England and Wales) Rules 2016 therefore, an application was made to Court for an Order to remove Mr Moore as Insolvency Practitioner on each of his cases and replace him with Mark Colman of Leonard Curtis. The Order was granted by the Court on 7 January 2022. Accordingly, Mr Moore ceased to act as Joint Liquidator of this case on 7 January 2022 and Mark Colman was appointed in his place.
- 1.3 Mark Colman and Lisa Ion are authorised to act as insolvency practitioners in the UK by the Institute of Chartered Accountants in England and Wales.
- 1.4 This report provides an update on the conduct of the Liquidation for the period from 4 December 2021 to 3 December 2022, as required by Section 104A(1) of the Insolvency Act 1986 (as amended) ("the Act") and Rule 18.3 of the Insolvency (England and Wales) Rules 2016 ("the Rules"). It contains details of the progress made, the expected outcome for creditors and other information that the Joint Liquidators are required to disclose and should be read in conjunction with the previous progress reports dated 28 January 2021 & 28 January 2022 respectively.
- 1.5 Unless otherwise stated, all figures are stated net of VAT.

2 CONDUCT OF THE LIQUIDATION

- 2.1 The Company's registered office was changed to the offices of the Joint Liquidators at 6th Floor, Walker House, Exchange Flags, Liverpool, L2 3YL on 27 December 2019. The Joint Liquidators have subsequently moved offices in the period and the registered office was changed to 3rd Floor, Exchange Station, Tithebarn Street, Liverpool, L2 2QP on 8 February 2023.
- 2.2 Works performed in the period are detailed at Appendix B of this report. Tasks undertaken in previous periods have been disclosed in previous progress reports.

Assets Realised

- 2.3 Creditors are advised to refer to the previous progress reports in respect of all prior asset realisations.

There have been no asset realisations in the period other than bank interest of £0.90.

Assets Still to be Realised.

- 2.4 Gleeson Homes - Book Debt

As advised in the Joint Liquidators previous progress reports, although not shown as a realisable asset on the Statement of Affairs but referred to in the notes to the Statement of Affairs, the Joint Liquidators are continuing to pursue Gleeson Homes ('GH') in regarding a settlement agreed by the director prior to the Liquidation commencing. It is understood a debt of circa £190,000 was due to the Company from GH, however, the director agreed a settlement of £40,000.

The Joint Liquidators were advised by the director that the settlement payment of £40,000 was paid by GH into the Company's account on or around October/November 2019, however, on review of the Company's bank statements the Joint Liquidators have been unable to locate any payments from GH.

The Joint Liquidators have issued correspondence to GH on the above matter and have requested payment of the apparent £190,000 debt due to the Company, as it is assumed that the £40,000 settlement was never processed by GH. A response has been received from GH disputing the Joint Liquidators position on the pre-appointment settlement and no offers of repayment have been provided.

As GH have not engaged further, the Joint Liquidators will instruct a solicitor to pursue this matter on their behalf in the following period. A Quantity Surveyor may also be required to review the contract. The solicitor will be requested to review the paperwork the director has provided on the GH debts and also the response received from GH. On the information available, the solicitor will be requested to provide their recommendations as to whether this matter can be pursued further.

Creditors will be advised on the outcome of this matter in due course.

- 2.5 Aside from the above matter, all assets disclosed on the Statement of Affairs have been addressed and no additional assets have come to light in the period.

3 RECEIPTS AND PAYMENTS ACCOUNT

- 3.1 A summary of the Joint Liquidators' receipts and payments for the entire period of the Liquidation, including the period from 4 December 2022 to 3 December 2023, is attached at Appendix A.

4 OUTCOME FOR CREDITORS

Secured Creditors

- 4.1 Santander UK plc ("the Bank") hold a debenture incorporating fixed and floating charges, created on 11 February 2019 and delivered to Companies House on 18 February 2019.

It is understood that a liability due to the Bank in the sum of £37,500, as per the directors Statement of Affairs is in respect of an overdraft facility and also a credit card.

It is understood that the debt was personally guaranteed by a Company director, but it has not been confirmed if he has repaid the debt. Should there be a dividend, then this will be clarified as he may have a subrogated claim in the Liquidation.

Any dividends to the secured creditor under the floating charge security held will be dependent on any further asset realisations in regard to the matters being investigated with Gleeson Homes as referred to above, and after the Joint Liquidators costs have been paid in full.

4.2 Hire Purchase Agreements

As detailed in the Statement of Affairs the Company had two motor vehicles subject to Hire Purchase agreements with Santander Asset Finance (SAF).

On appointment, the Joint Liquidators advised SAF that they held no interest in the vehicles, as it was noted that minimal equity was held in the agreements. It was assumed that Santander have cross guarantees in respect of all liabilities due under the various lending facilities.

No details of any claims in regard to any shortfall on the agreements with SAF have been received in the period. Should there be any claims, these will rank as unsecured.

Preferential Creditors

- 4.3 As at the date of Liquidation, no preferential claims were anticipated.
- 4.4 No claims have been received.

Secondary Preferential Creditors

- 4.5 With respect to insolvencies commencing on or after 1 December 2020, HMRC rank ahead of floating charge holders and unsecured creditors in respect of certain unpaid taxes that the relevant company collects on behalf of HMRC. These taxes are known as Priority Taxes and include:
- VAT;
 - PAYE (including student loan repayments);
 - Construction Industry Scheme deductions; and
 - Employees' NI contributions.
- 4.6 As the date of liquidation is prior to 1 December 2020, the secondary preferential creditors status does not apply.

Prescribed Part

- 4.7 Any dividends to the unsecured creditors by way of a Prescribed Part will be dependent on any further realisations achieved following the Joint Liquidators investigations with Gleeson Home as referred to at point 2.4 above and after the Joint Liquidators costs have been paid in full. Any Prescribed Part dividend is also dependant on the net property exceeding £10,000 and whether the Joint Liquidators think that the cost of making a distribution to unsecured creditors would be disproportionate to the benefits.

Ordinary Unsecured Creditors

- 4.8 As at the date of Liquidation, the unsecured creditors were estimated at £375,512.
- 4.9 As detailed at point 4.7 above, any dividends to the unsecured creditors by way of a Prescribed Part will be dependent on any further realisations achieved following the Joint Liquidators investigations with Gleeson Homes as referred to at point 2.4 above, and after the Joint Liquidators costs have been paid in full.
- 4.10 The Joint Liquidators have collated and acknowledged (where requested) the claims of the ordinary unsecured creditors, however, as the dividend prospects are not yet known the claims of the unsecured creditors have not formally been admitted to rank for dividend purposes.

5 INVESTIGATIONS

- 5.1 As detailed in section 2.4 above, the Liquidators are continuing to pursue the disputed debt from GH. Creditors will be advised on the outcome of this matter in due course.
- 5.2 No further investigations matters have come to light during the period of the report.

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

Remuneration

- 6.1 A fee of £6,000 plus VAT in respect of the preparation of the statement of affairs was approved by creditors on 4 December 2019. £5,300 plus VAT has been drawn in the prior period, of the total amount

drawn the sum of £950 plus VAT was paid to GR Taylor & Co in the first period of the Liquidation for their assistance in this regard. No further funds have been drawn in the period.

- 6.2 On 17 January 2020, creditors resolved by way of business by correspondence that the Joint Liquidators' remuneration be payable by reference to time properly given by them and their staff in attending to matters arising in the Liquidation as set out in the fees estimate dated 20 December 2019 (for an amount totalling £38,450). The Joint Liquidators' time costs from 4 December 2022 to 3 December 2023 are £2,433, which represents 7.3 hours at an average hourly rate of £333.29. Attached at Appendix B is a time analysis which provides details of the activity costs incurred by staff grade during the period from 4 December 2021 to 3 December 2022, together with a detailed description of work undertaken attributable to each category of time costs and an explanation of why it was necessary for that work to be performed. Total time costs from the commencement of the Liquidation amount to £22,760 which represents 73.8 hours at an average hourly rate of £308.40.
- 6.3 At Appendix C is a comparison of categorised time costs incurred and the estimated time costs as per the original fees estimate. You will note that the categories of time costs incurred do not generally exceed those as set out in the fees estimate.
- 6.4 To date, there have been insufficient realisations in the Liquidation with which to pay the Joint Liquidators' remuneration.

Expenses

- 6.5 A comparison of the Joint Liquidators' expenses from 4 December 2019 to 3 December 2023 and the Joint Liquidators' statement of likely expenses is attached at Appendix D. To assist creditors' understanding of this information, it has been separated into the following two categories:
- **Standard Expenses:** this category includes expenses payable by virtue of the nature of the liquidation process and / or payable in order to comply with legal or regulatory requirements.
 - **Case Specific Expenses:** this category includes expenses likely to be payable by the Joint Liquidators in carrying out their duties in dealing with issues arising in this particular Liquidation. Included within this category are costs that are directly referable to the Liquidation but are not paid to an independent third party (and which may include an element of allocated costs). These are known as 'category 2 expenses' and they may not be drawn without creditor approval.

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

- 6.6 On 17 January 2020, creditors resolved that the Joint Liquidators be authorised to discharge category 2 expenses.
- 6.7 You will note that, in general, the nature and value of expenses incurred to date fall within those anticipated within the original statement of expenses except for the web hosting fees. As the Joint Liquidators investigations with Gleeson Homes as referred to in section 2.4 are ongoing, the Joint Liquidators have required to issued further progress reports than anticipated, which has resulted in additional web hosting fees being incurred.
- 6.8 Attached at Appendix E is additional information in relation to the firm's policy on staffing, the use of subcontractors, disbursements and details of current charge-out rates by staff grade. Please be aware that the firm's charge out rates have been amended with effect from 1 March 2021.
- 6.9 Since our last report no additional professional advisors and / or subcontractors have been instructed.

Creditors' Rights

- 6.10 Under Rule 18.9 of the Rules, within 21 days of receipt of this report, a secured creditor, or an unsecured creditor with either the concurrence of at least five per cent in value of the unsecured creditors (including the creditor in question), or with the permission of the court, may request in writing that the Joint Liquidators provide further information about their remuneration or expenses, which have been itemised in this report.
- 6.11 Under Rule 18.34 of the Rules, any secured creditor, or any unsecured creditor with either the concurrence of at least 10 per cent in value of the unsecured creditors (including that creditor) or the permission of the court, may within eight weeks of receipt of the progress report that first reports the fee basis, the charging of the remuneration or the incurring of the expenses in question, make an application to court on the grounds that, in all the circumstances, the basis fixed for the Joint Liquidators' remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Joint Liquidators, as set out in the progress report, are excessive.
- 6.12 Unless the court orders otherwise, the costs of the application shall be paid by the applicant and are not payable as an expense of the Liquidation.

7 MATTERS STILL TO BE DEALT WITH

- 7.1 Matters still to be dealt with before conclusion of the Liquidation include the following:
- As detailed in section 2.4 above, the Joint Liquidators will continue to pursue the apparent book debt of £190,000 due from GH. A solicitor and/or Quantity Surveyor will also be instructed to comment as to whether action can be pursued on the Joint Liquidators behalf, on the information available.
 - Should the investigations provide further realisations that will enable a dividend to be paid, after the costs of the Joint Liquidators have been paid in full, the Joint Liquidators will formally distribute a dividend to the secured creditor under the floating charge security, and also set aside a Prescribed Part dividend to the unsecured creditors, if appropriate.
 - Once all matters above have been concluded, the Joint Liquidators will commence the closure process and issue a final report to creditors.

8 OTHER MATTERS

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

<https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/>

- 8.2 If you would prefer this to be sent to you in hard copy form, please contact Anthony Bailey of this office on 0151 556 2790.

- 8.3 Creditors are also encouraged to visit the following website, which provides a step by step guide designed to help creditors navigate through an insolvency process:

<http://www.creditorinsolvencyguide.co.uk>

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

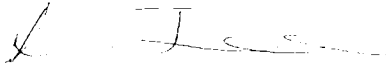
<https://www.gov.uk/government/publications/insolvency-practitioner-code-of-ethics>

Data Protection

- 8.5 When submitting details of your claim in the liquidation, you may disclose personal data to the Joint Liquidators. The processing of personal data is regulated in the UK by the General Data Protection Regulation EU 2016/679 as supplemented by the Data Protection Act 2018, together with other laws

which relate to privacy and electronic communications. The Joint Liquidators act as Data Controllers in respect of personal data they obtain in relation to this liquidation and are therefore responsible for complying with Data Protection Law in respect of any personal data they process. The Joint Liquidators' privacy notice, which is attached to this report at Appendix G, explains how they process your personal data. Terms used in this clause bear the same meanings as are ascribed to them in Data Protection Law.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Lisa Ion', with a horizontal line extending to the right.

LISA ION
JOINT LIQUIDATOR

Mark Colman and Lisa Ion are authorised to act as insolvency practitioners in the UK by the Institute of Chartered Accountants in England and Wales under office holder numbers 9721 and 21912, respectively

SUMMARY OF JOINT LIQUIDATORS' RECEIPTS AND PAYMENTS FROM 4 DECEMBER 2022 TO
3 DECEMBER 2023

	Estimated to realise £	Previous periods £	This period £	Cumulative £
RECEIPTS				
Bank Interest	-	0.11	0.90	1.01
Contribution to Costs	-	6,000.00	-	6,000.00
	<u>-</u>	<u>6,000.08</u>	<u>0.90</u>	<u>6,001.01</u>
PAYMENTS				
Disbursements – Category 1:				
AML Search Fees		25.00	-	25.00
Web Hosting Fees		14.00	-	14.00
Software Licence Fee		87.00	-	87.00
Statutory Advertising		171.90	-	171.90
Bordereau Fee		25.00	-	25.00
Statement of Affairs Fee		5,300.00	-	5,300.00
		<u>5,622.90</u>	<u>-</u>	<u>5,622.90</u>
BALANCE AT BANK				378.11
Represented by:				
RBS – CAM Account				315.00
VAT Control Account				63.11
				<u>378.11</u>

SUMMARY OF JOINT LIQUIDATORS’ TIME COSTS FROM 4 DECEMBER 2022 TO 3 DECEMBER 2023

	Director		Manager 1		Administrator 1		Administrator 2		Administrator 3		Total	Average	
	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Hourly Rate £
Statutory and Review	1	55.00	-	-	1	29.50	-	-	-	-	2	84.50	422.50
Receipts and Payments	-	-	-	-	3	88.50	8	212.00	-	-	11	300.50	273.18
Liabilities	12	660.00	6	249.00	20	590.00	-	-	20	490.00	58	1,989.00	342.93
General Administration	-	-	-	-	2	59.00	-	-	-	-	2	59.00	295.00
Total	13	715.00	6	249.00	26	767.00	8	212.00	20	490.00	73	2,433.00	
Average Hourly Rate (£)		<u>550.00</u>		<u>415.00</u>		<u>295.00</u>		<u>265.00</u>		<u>245.00</u>		<u>333.29</u>	

All Units are 6 minutes

DETAILED NARRATIVE OF WORK PERFORMED BY THE JOINT LIQUIDATORS AND THEIR STAFF IN
THE PERIOD 4 DECEMBER 2022 TO 3 DECEMBER 2023

Statutory and Review

This category of activity encompasses work undertaken for both statutory and case-management purposes. Whilst this work will not directly result in any monetary value for creditors, it will ensure that the case is managed efficiently and resourced appropriately, which will be of benefit to all creditors. The work to be carried out under this category will comprise the following:

- Case-management reviews. These will be carried out periodically throughout the life of the case. A review was undertaken to ensure that the case is progressing as planned.
- Completion of dairy lines.

Receipts and Payments

This category of work will not result in a direct financial benefit for creditors; however, close monitoring of case bank accounts is essential to ensure that bank interest is maximised where possible, estate expenses are properly managed and kept to a minimum and amounts payable to creditors are identified and distributed promptly.

- Timely completion of all post-appointment tax and VAT returns.

Liabilities

This category of time includes both statutory and non-statutory matters and will not necessarily bring any financial benefit to creditors generally. The more employees and creditors a company has, the more time and cost is involved in dealing with those claims.

Statutory

- Preparation and submission of periodic progress reports to creditors.

SUMMARY OF JOINT LIQUIDATORS' TIME COSTS FOR THE PERIOD FROM 4 DECEMBER 2019 TO 3 DECEMBER 2023 INCORPORATING A COMPARISON OF THE JOINT LIQUIDATORS' FEES ESTIMATE

	FEES ESTIMATE			INCURRED TO 3 DECEMBER 2022			VARIANCE
	Total			Total			Cost
	Units	Cost	Average hourly rate	Units	Cost	Average hourly rate	
	No	£	£	No	£	£	£
Statutory and review	200	6,605.00	330.25	66	2,236.50	338.86	4,368.50
Receipts and payments	80	2,655.00	331.88	37	1,010.50	273.11	1,644.50
Insurance, bonding and pensions	30	1,035.00	345.00	2	83.00	415.00	952.00
Assets	40	1,380.00	345.00	31	1,384.50	446.61	(4.50)
Liabilities	280	8,490.00	303.21	250	8,372.50	334.90	117.50
General Administration	180	5,040.00	280.00	75	1,551.50	206.87	3,488.50
Appointment	110	3,255.00	295.91	45	1,066.50	237.00	2,188.50
Post Appointment Creditor Decision	130	4,485.00	345.00	64	2,154.00	336.56	2,331.00
Investigations	170	5,505.00	323.82	168	4,901.00	291.73	604.00
	1,220	38,450.00	315.16	738	22,760.00	308.40	15,690.00

SUMMARY OF JOINT LIQUIDATORS' EXPENSES FROM 4 DECEMBER 2019 TO 3 DECEMBER 2023
INCORPORATING A COMPARISON OF THE OF JOINT LIQUIDATORS' STATEMENT OF
LIKELY EXPENSES

Standard Expenses

Type	Charged by	Description	Estimated Amount £	Total Amount Incurred to Date £	Amount Incurred in This Period £	Amount Incurred in Previous Period £	Amount Paid £	Amount Unpaid £
AML Checks	Business Tax Centre	Electronic client verification	25.00	25.00	-	25.00	25.00	-
Bond Fee	AUA Insolvency Risk Services	Insurance bond	40.00	27.00	-	25.00	25.00	2.00
Document Hosting	Pelstar	Hosting of documents for creditors	21.00	42.00	7.00	21.00	14.00	28.00
Software Licence Fee	Pelstar	Case management system licence fee	87.00	87.00	-	87.00	87.00	-
Statutory Advertising	Courts Advertising	Advertising	171.90	171.90	-	171.90	171.90	-
Storage Costs	Auctus	Storage of books and records	30.00	-	-	-	-	-
		Total standard expenses	374.90	352.90	7.00	329.90	322.90	30.00

*Payment to Associate requiring specific creditor / committee approval if incurred and / or drawn between 1 April 2021 and 31 December 2022.

Case Specific Expenses

Type	Charged by	Description	Estimated Amount £	Total Amount Incurred to Date £	Amount Incurred in This Period £	Amount Incurred in Previous Period £	Amount Paid £	Amount Unpaid £
Professional Fees	G R Taylor & Co	Assistance with Statement of Affairs	950.00	950.00	-	950.00	950.00	-
		Total case specific expenses	950.00	950.00	-	950.00	950.00	-

LEONARD CURTIS POLICY REGARDING FEES AND EXPENSES

Leonard Curtis policy regarding fees and expenses

The following Leonard Curtis policy information is considered to be relevant to creditors:

Staff Allocation and Charge Out Rates

We take an objective and practical approach to each assignment which includes active director involvement from the outset. Other members of staff will be assigned on the basis of experience and specific skills to match the needs of the case. Time spent by secretarial and other support staff on specific case related matters, e.g. report despatching, is not charged.

Where it has been agreed by the appropriate body of creditors that the office holders' remuneration will be calculated by reference to the time properly given by the office holders and their staff in attending to matters as set out in a fees estimate, then such remuneration will be calculated in units of 6 minutes at the standard hourly rates given below. In cases of exceptional complexity or risk, the insolvency practitioner reserves the right to request and obtain authority from the appropriate body of creditors that their remuneration on such time shall be charged at the higher complex rates given below.

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

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

In respect of assignments pre-dating 1 March 2022, office holders' remuneration may include costs incurred by the firm's in-house legal team, which may be used for non-contentious matters pertaining to the insolvency appointment.

Use of Associates

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

Leonard Curtis Legal Limited (LC Legal) are part of the Leonard Curtis group; as such they are an "Associate" of LC. Where LC Legal are instructed to assist an office-holder in a particular matter from 1 March 2022 onwards, details of their proposed costs will be provided to creditors and specific approval for payments to associates will be sought.

Additionally, Pelstar Limited (Pelstar) provides insolvency case management software and document hosting facilities to LC. Until 31 December 2022, LC employed an individual who is married to a director of Pelstar, and as such, whilst not meeting the legal definition of "Associate", we were aware that there was a perceived association between LC and Pelstar and specific approval of their costs were sought accordingly. As this individual is no longer employed by LC, this is no longer required and Pelstar costs invoiced with effect from 1 January 2023 will be paid without prior approval.

Use of Professional Advisors

Details of any professional advisor(s) used will be given in reports to creditors. Unless otherwise indicated the fee arrangement for each is based on hourly charge out rates, which are reviewed on a regular basis, together with the recovery of relevant disbursements.

The choice of professional advisors is based around a number of factors including, but not restricted to, their expertise in a particular field, the complexity or otherwise of the assignment and their geographic location.

Use of Subcontractors

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Where we subcontract out work that could otherwise be carried out by the office holder or his/her staff, this will be drawn to the attention of creditors in any report which incorporates a request for approval of the basis upon which remuneration may be charged. An explanation of why the work has been subcontracted out will also be provided.

Categorisation of Expenses

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

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

Type	Description	Amount																								
AML checks via Smartsearch	Electronic client verification in compliance with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017	£5.00 plus VAT per search. Note that with effect from 1 April 2021, these costs are no longer recovered from the estate.																								
Bond / Bordereau fee via AUA Insolvency Services	Insurance bond to protect the insolvent entity against any losses suffered as a result of the fraud or dishonesty of the IP	£10.00 to £1,200.00 dependent on value of assets within case																								
Company searches via Companies House	Extraction of company information from Companies House	£1.00 per document unless document can be accessed via the free service																								
Document hosting via Pelstar Limited	Hosting of documents via a secure portal for access by creditors/shareholders. Costs are charged per upload plus VAT and are generally dependent upon the number of creditors. The costs are commensurate with those charged by other providers of comparable services.	<table> <tr> <th>Type</th><th>First 100</th><th>Each addtl 10</th></tr> <tr> <td>ADM</td><td>£14.00</td><td>£1.40</td></tr> <tr> <td>CVL</td><td>£7.00</td><td>£0.70</td></tr> <tr> <td>MVL</td><td>£7.00</td><td>£0.70</td></tr> <tr> <td>CPL</td><td>£7.00</td><td>£0.70</td></tr> <tr> <td>CVA</td><td>£10.00</td><td>£1.00</td></tr> <tr> <td>BKY</td><td>£10.00</td><td>£1.00</td></tr> <tr> <td>IVA</td><td colspan="2">£10 pa or £25 for life of case</td></tr> </table>	Type	First 100	Each addtl 10	ADM	£14.00	£1.40	CVL	£7.00	£0.70	MVL	£7.00	£0.70	CPL	£7.00	£0.70	CVA	£10.00	£1.00	BKY	£10.00	£1.00	IVA	£10 pa or £25 for life of case	
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Software Licence fee hosting via Pelstar Limited	Payable to software provider for use of case management system. The costs are commensurate with those charged by other providers of comparable services.	£87.00 plus VAT per case																								
Postage via Royal Mail or Postworks	Cost of posting documents which are directly attributable to a case to external recipients	Calculated in accordance with applicable supplier rates and dependent on the number of pages and whether the document is sent by international, first or second class post.																								
Post re-direction via Royal Mail	Redirection of post from Company's premises to office-holders' address	0-3 months £216.00 3-6 months £321.00 6-12 months £519.00																								
Statutory advertising via advertising agents	Advertising of appointment, notice of meetings etc. - London Gazette - Other	£91.80 - £102.00 plus VAT per advert. Dependent upon advert and publication																								
Storage costs	Costs of storage of case books and records	£5.07 plus VAT per box per annum plus handling charges																								

- b) Case-specific expenses – this category includes expenses (other than office-holders' fees) which are likely to be payable on every case but which will vary depending upon the nature and complexity of the case and the assets to be realised. They will include but may not be restricted to:

Type	Description	Amount
Agents' fees	Costs of appointed agents in valuing and realising assets	Time costs plus disbursements plus VAT
Debt Collection fees	Costs of appointed debt collectors in realising debts	Generally agreed as a % of realisations plus disbursements plus VAT
Legal fees	Costs of appointed solicitors. Will generally comprise advice on validity of appointment, drafting of sale contracts, advice on retention of	Time costs plus disbursements plus VAT

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	title issues and advice on any reviewable transactions. Where the solicitor appointed is LC Legal, any fee payable for work completed is classed as a payment to an associate and requires specific creditor / committee approval as detailed above.	
Other expenses	See Category 1 and 2 expenses notes below	See Category 1 and 2 expenses notes below

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

- a) Category 1 expenses: These are payments to independent third parties providing the service to which the expense relate. These may include, for example, advertising, external room hire, storage costs, postage costs, telephone charges, travel expenses (excl. mileage), and equivalent costs reimbursed to the office holder or his or her staff. Category 1 expenses may be paid without prior approval.
- b) Category 2 expenses: These are costs that are directly referable to the appointment in question, but not paid to an independent third party. They may include costs which have an element of shared cost. The following items of expenditure are recharged on this basis and are charged at HMRC approved rates:
 - Business mileage : 45p per mile

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

Insolvency (England and Wales) Rules 2016
Rule 14.4

Proof of Debt – General Form

CREDITORS' VOLUNTARY LIQUIDATION

RELEVANT DATE FOR CLAIMS: 4 DECEMBER 2019

Please e-mail completed form to:

recovery@leonardcurtis.co.uk quoting ref: F545E/ASI/PROOF

Name of Company in Liquidation:

FRONTLINE CONSTRUCTION (NW) LIMITED

Company registration number:

10246681

[Liquidation only]

1 Name of creditor

(If a company, provide the company registration number).

2 Correspondence address of creditor (including any email address)

3 Total amount of claim (£)
(include any Value Added Tax)

4 If amount in 3 above includes (£)
outstanding uncapitalised interest, state amount.

5 Details of how and when the debt was incurred.
(If you need more space, attach a continuation sheet to this form)

6 Details of any security held, the value of the security and the date it was given.

7 Details of any reservation of title claimed in respect of goods supplied to which the debt relates.

8 Details of any document by reference to which the debt can be substantiated

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9 Signature of creditor
(or person authorised to act on the creditor's behalf)

10 Date of signature

11 Address of person signing if different from 2
above

12 Name in BLOCK LETTERS:

13 Position with, or relation to, creditor

Admitted to vote for

Amount (£)

Date

Admitted for dividend for

Amount (£)

Date

Liquidator

Liquidator

Notes:

1. There is no need to attach them now but the office holder may ask you to produce any document or other evidence which is considered necessary to substantiate the whole or any part of the claim, as may the chairman or convenor of any qualifying decision procedure.

2. This form can be authenticated for submission by email by entering your name in block capitals and sending the form as an attachment from an email address which clearly identifies you or has been previously notified to the office holder. If completing on behalf of a company, please state your relationship to the company.

3. Please e-mail completed form to:

recovery@leonardcurtis.co.uk quoting ref: F545E/ASI/PROOF

LEONARD CURTIS

Privacy Notice For Creditors

Information we collect and hold about you

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

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

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

Legal justification for processing your Personal Data

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

How we use your information

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

Who we share your information with

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

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

How long will we hold your Personal Data for?

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

Your rights in respect of your Personal Data

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

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

Your right to complain

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

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

Contacting us

If you have any questions relating to the processing of your Personal Data, please write to our Privacy Manager at Leonard Curtis, Riverside House, Irwell Street, Manchester M3 5EN. Alternatively they can be contacted by email: privacy@leonardcurtis.co.uk

Data Controller: Leonard Curtis