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

THURSDAY

A9EAGQEO

A06 24/09/2020 #175

COMPANIES HOUSE

1 Company details

Company number	1 0 3 6 1 7 5 5
Company name in full	The Retirement Shop Limited

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

2 Liquidator's name

Full forename(s)	Martin
Surname	Maloney

3 Liquidator's address

Building name/number	Leonard Curtis
Street	Leonard Curtis House
	Elms Square, Bury New Road
Post town	Whitefield
County/Region	Greater Manchester
Postcode	M 4 5 7 T A
Country	

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4 Liquidator's name ❶

Full forename(s)	Andrew
Surname	Poxon

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

5 Liquidator's address ❷

Building name/number	Leonard Curtis
Street	Leonard Curtis House
	Elms Square, Bury New Road
Post town	Whitefield
County/Region	Greater Manchester
Postcode	M 4 5 7 T A
Country	

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

P11915528/000048/2/10

6 Liquidator's release

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

7 Final account

☐ I attach a copy of the final account.

8 Sign and date

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

LIQ14
Notice of final account prior to dissolution in CVL

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: Sophie McDonough
Company name: Leonard Curtis

Address: Leonard Curtis House
Elms Square, Bury New Road
Whitefield
Post town: Greater Manchester
County/Region:
Postcode: M45 7TA
Country:
DX:
Telephone: 0161 413 0930

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

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P11915528/000048/3/10

LEONARD CURTIS
BUSINESS RESCUE & RECOVERY

The Retirement Shop Limited
(In Creditors' Voluntary Liquidation)

Company Number: 10361755

Former Registered Office: Holland House, 1-5 Oakfield, Sale M33 6TT

Trading Address: 1st Floor Wilson House, 2 Lorne Park Road, Bournemouth, Dorset BH1 1JN

Joint Liquidators' Final Account
pursuant to Section 106(1) of the Insolvency Act 1986 (as amended) and Rule 18.14 of the Insolvency (England and Wales) Rules 2016

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21 July 2020

P11915528/000048/4/10

Leonard Curtis
Leonard Curtis House, Elms Square, Bury New Road, Whitefield
Greater Manchester M45 7TA
Tel: 0161 413 0930 Fax: 0161 413 0931
recovery@leonardcurtis.co.uk

Ref: K/26/SMD/T957Q/115

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TO ALL MEMBERS, CREDITORS AND THE REGISTRAR OF COMPANIES

1 INTRODUCTION

1.1 Martin Maloney and John Titley were appointed Joint Liquidators of The Retirement Shop Limited ("the Company") on 27 September 2018.

1.2 Martin Maloney and John Titley are authorised to act as insolvency practitioners in the UK by the Institute of Chartered Accountants in England and Wales.

1.3 John Titley has now retired from practise and 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 ("the Rules"). Therefore, an application was made to court for an order to remove John Titley as Insolvency Practitioner on each of his cases and replace him with Andrew Poxon of Leonard Curtis. The order was granted by court on 4 June 2019. Accordingly, John Titley ceased to act as Joint Liquidator of this case on 4 June 2019 and Andrew Poxon was appointed in his place. Andrew Poxon is licensed in the UK by the Institute of Chartered Accountants and England and Wales.

1.4 Pursuant to Section 106(1) of the Insolvency Act 1986 (as amended) ("the Act") and Rule 18.14 of the Rules, as the Company's affairs have been fully wound up, the Joint Liquidators now present an account of the winding up, showing how the Liquidation has been conducted and the Company's property disposed of, the outcome for creditors and other information that the Joint Liquidators are required to disclose.

1.5 All figures are stated net of VAT.

2 CONDUCT OF THE LIQUIDATION

2.1 The Company's registered office was changed to Leonard Curtis House, Elms Square, Bury New Road, Whitefield, Greater Manchester M45 7TA on 19 October 2018.

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Assets Realised

2.2 Please find below a summary of assets realised in this matter, including those realised since the last progress report.

Fixtures and Fittings

2.3 Independent valuation agents, Cerberus Asset Management Limited ("CAM"), advised that the Company's fixtures and fittings had an estimated to realise value of £9,620, as per the statement of affairs. The fixtures and fittings were sold to Global Lead Company Ltd, an unconnected company, on 15 October 2018 for £12,000. Subsequently, £12,000 was received on 21 December 2018.

Cash at Bank

2.4 The Company's cash at bank had an estimated to realise value of £2,500 as per the statement of affairs. £100 was received from Standard Bank during in March 2013.

Bank Interest

2.5 £37 has been received in relation to bank interest.

P11915528/000048/5/10

Unrealisable Assets

2.6 There are no unrealisable assets.

3 RECEIPTS AND PAYMENTS ACCOUNT

3.1 A summary of the Joint Liquidators' final receipts and payments for the entire Liquidation, including details of all receipts and payments for the period from 27 September 2019 to 21 July 2020, is attached at Appendix A.

4 OUTCOME FOR CREDITORS

Secured Creditors

4.1 There are no secured creditors.

Preferential Creditors

4.2 As at the date of Liquidation, no preferential claims were anticipated.

4.3 No claims have been received.

Prescribed Part

4.4 As there are no floating charge creditors, there is no requirement to set aside a prescribed part.

Ordinary Unsecured Creditors

4.5 As at the date of Liquidation, there were three unsecured creditors, with estimated claims totalling £17,501. Claims totalling £18,570 have been received.

4.6 The funds realised have already been distributed or used or allocated for paying the expenses of the Liquidation. As a result, there will be no dividend to ordinary unsecured creditors.

4.7 The Joint Liquidators have collated and acknowledged (where requested) the claims of the ordinary unsecured creditors, although, in view of the fact that there will be no distribution to this class of creditor, unsecured claims have not been formally agreed.

5 INVESTIGATIONS

5.1 As previously reported, following the initial assessment, no detailed investigations were considered to be required by the Joint Liquidators. Nothing further has been brought to the attention of the Joint Liquidators during the period of this report.

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

Remuneration

6.1 A fee of £10,000 in respect of the preparation of the statement of affairs was approved by creditors on 27 September 2018. £9,549 has been drawn, £1,500 of which has been paid to Harold Sharp Limited for their assistance with the preparation of the statement of affairs. £2,049 has been drawn during the period of this report.

6.2 No resolution was proposed to creditors in respect of the Joint Liquidators' remuneration. Based on present information, the Company has insufficient assets to enable the payment of any Joint Liquidators' remuneration from the estate.

Expenses and Disbursements

6.3 A summary of the Joint Liquidators' expenses from 27 September 2018 to 21 July 2020 is attached at Appendix B. To assist creditors' understanding of this information, it has been separated into the following two categories:

- *Standard Expenses*: this category includes expenses payable by virtue of the nature of the Liquidation process and / or payable in order to comply with legal or regulatory requirements.

- *Case Specific Expenses*: this category includes expenses likely to be payable by the Joint Liquidators in carrying out their duties in dealing with issues arising in this particular Liquidation. Included within this category are costs that are directly referable to the Liquidation but are not paid to an independent third party (and which may include an element of allocated costs). These are known as 'category 2 disbursements' and they may not be drawn without creditor approval.

6.4 No resolution was proposed to creditors with regard to the Joint Liquidators' category 2 disbursements.

6.5 Attached at Appendix C is additional information in relation to the firm's policy on staffing, the use of subcontractors, disbursements and details of current charge-out rates by staff grade. Please be aware that the firm's charge out rates have been amended with effect from 1 August 2019.

6.6 During the Liquidation, the following professional advisors and / or subcontractors have been used:

Name of Professional Advisor	Service Provided	Basis of Fees
CAM	Asset valuation and advice	Fixed Fee
Harold Sharp Limited	Assistance with the statement of affairs	Fixed Fee

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6.7 CAM was instructed to assist with the asset valuation and to provide advice on the realisation strategy as they are RICS qualified and their expertise in relation to asset valuation and realisations.

6.8 Harold Sharp Limited were instructed to assist with the statement of affairs due to their knowledge of the Company and understanding of the Company's financial records.

Creditors' Rights

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6.9 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.

6.10 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.

6.11 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 OTHER MATTERS

Release from office

7.1 The Joint Liquidators will have their release from office when they have sent to the Registrar of Companies a copy of the final account and a statement of whether any of the Company's creditors objected to the Joint Liquidators' release. Such an objection to the Joint Liquidators' release must be received within eight weeks from the date of receipt of the notice attached at Appendix D. Please note, all objections should be made in writing and sent to Sophie McDonough at Leonard Curtis, Leonard Curtis House, Elms Square, Bury New Road, Whitefield, Greater Manchester, M45 7TA.

7.2 In the event that such an objection is received, the Joint Liquidators will apply to the Secretary of State for their release and their release date will be as determined by the Secretary of State.

7.3 For your information, a guide to liquidators' fees, (Version 4 – April 2017) which sets out the rights of creditors and other interested parties under the insolvency legislation, may be accessed from the R3 website via the following link:

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

7.4 If you would prefer this to be sent to you in hard copy form, please contact Sophie McDonough of this office on 0161 413 0930.

7.5 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

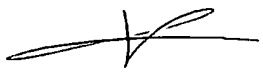
7.6 The Joint Liquidators are bound by the Insolvency Code of Ethics, which can be found at:

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

Data Protection

7.7 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 E, 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



MARTIN MALONEY
JOINT LIQUIDATOR

Martin Maloney and Andrew Poxon are authorised to act as insolvency practitioners in the UK by the Institute of Chartered Accountants in England and Wales under office holder numbers 9628 and 8620, respectively

APPENDIX A

SUMMARY OF JOINT LIQUIDATORS' RECEIPTS AND PAYMENTS FROM 27 SEPTEMBER 2018 TO 21 JULY 2020

	Estimated to Realise	As at 26 September 2019	Movements in the Period	As at 21 July 2020
RECEIPTS	£	£	£	£
Fixtures and Fittings	9,620.00	12,000.00	-	12,000.00
Cash at Bank	2,500.00	100.02	-	100.02
	12,120.00	**12,100.02**	**-**	**12,100.02**
Bank Interest		32.39	4.61	37.00
		12,132.41	**4.61**	**12,137.02**
PAYMENTS				
Agents' Fees and Expenses		360.00	-	360.00
Client ID Checks		10.00	-	10.00
Document Hosting		7.00	7.00	14.00
Software Licence Fee		87.00	-	87.00
Bordereau Fee		48.00	-	48.00
Statutory Advertising		166.05	-	166.05
Irrecoverable VAT		1,563.61	305.03	1,868.64
Corporation Tax		-	6.15	6.15
Block Transfer Fee		-	28.40	28.40
Statement of Affairs Fee		7,500.00	2,048.78	9,548.78
TOTAL COSTS AND CHARGES PAID		**9,741.66**	**2,395.36**	**12,137.02**
BALANCE		**2,390.75**	**(2,390.75)**	**-**

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APPENDIX B

SUMMARY OF JOINT LIQUIDATORS' EXPENSES FROM 27 SEPTEMBER 2018 TO 21 JULY 2020

Standard Expenses

Type	Charged by	Description	Total Amount Incurred to Date £	Amount Incurred in the period £	Amount Paid £	Amount Unpaid £
Client ID Checks	Business Tax Centre	Electronic client verification	10.00	-	10.00	-
Bordereau Fee	AUA Insolvency Risk Services	Insurance bond	48.00	-	48.00	-
Document Hosting	Pelstar	Hosting of documents for creditors	14.00	7.00	14.00	-
Software Licence Fee	Pelstar	Case management system licence fee	87.00	-	87.00	-
Statutory Advertising	Courts Advertising	Advertising	166.05	-	166.05	-
		Total standard expenses	**325.05**	**7.00**	**325.05**	**-**

Case Specific Expenses

Type	Charged by	Description	Total Amount Incurred to Date £	Amount Incurred in the period £	Amount Paid £	Amount Unpaid £
Professional Fees	Harold Sharp Limited	Assistance with Statement of Affairs	1,500.00	1,500.00	1,500.00	-
Professional Fees	Cerberus Asset Management	Asset valuation	360.00	-	360.00	-
Corporation Tax	HMRC	Tax on interest	6.15	6.15	6.15	-
Block Transfer Fee	Farleys	Transfer of cases	28.40	28.40	28.40	-
Irrecoverable VAT	HMRC	VAT that is irrecoverable	1,868.64	305.03	1,868.64	-
		Total case specific expenses	**3,763.19**	**1,839.58**	**3,763.19**	**-**

APPENDIX C

LEONARD CURTIS POLICY REGARDING FEES, EXPENSES AND DISBURSEMENTS

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 resolution 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 obtain authority from the appropriate body of creditors that their remuneration on such time shall be charged at the higher complex rate given below.

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

6 Jan 2014 onwards	Standard	Complex	**1 Aug 2019 onwards**	Standard	Complex
	£	£		£	£
Director	450	562	Director	525	656
Senior Manager	410	512	Senior Manager	445	556
Manager 1	365	456	Manager 1	395	494
Manager 2	320	400	Manager 2	345	431
Administrator 1	260	325	Administrator 1	280	350
Administrator 2	230	287	Administrator 2	250	313
Administrator 3	210	262	Administrator 3	230	288
Administrator 4	150	187	Administrator 4	165	206
Support	0	0	Support	0	0

Office holders' remuneration may include costs incurred by the firm's in-house legal team, who may be used for non-contentious matters pertaining to the insolvency appointment.

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.

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.*

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:

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Type	Description	Amount
AML checks	Electronic client verification in compliance with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017	£5.00 plus VAT per search
Bond / Bordereau fee	Insurance bond to protect the insolvent entity against and 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	Extraction of company information from Companies House	£1.00 per document unless document can be accessed via the free service
Document hosting	Hosting of documents for creditors/shareholders. Cost per upload, plus VAT.	**Type** / **First 100** / **Every addtl 10** ADM / £14.00 / £1.40 CVL / £7.00 / £0.70 MVL / £7.00 / £0.70 CPL / £7.00 / £0.70 CVA / £10.00 / £1.00 BKY / £10.00 / £1.00 IVA / £10 p.a. or £25 for life of case
Post re-direction	Redirection of post from Company's premises to office-holders' address	0-3 months £204.00 3-6 months £303.00 6-12 months £490.00
Software Licence fee	Payable to software provider for use of case management system	£87.00 plus VAT per case
Statutory advertising	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:

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

Disbursements

Included within both of the above categories of expenses are disbursements, being amounts paid firstly by Leonard Curtis on behalf of the insolvent entity and then recovered from the entity at a later stage. These are described as Category 1 and Category 2 disbursements.

a) Category 1 disbursements: These are costs where there is specific expenditure directly referable both to the appointment in question and a payment to an independent third party. These may include, for example, advertising, room hire, storage, postage, telephone charges, travel expenses (excl. mileage), and equivalent costs reimbursed to the office holder or his or her staff. Category 1 disbursements may be drawn without prior approval.

b) Category 2 disbursements: These are costs that are directly referable to the appointment in question but not to a payment to an independent third party. They may include shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis, for example, business mileage. In the event of charging for category 2 disbursements the following items of expenditure are recharged on this basis and are believed to be in line with the cost of external provision:

Internal photocopying	10p per copy
General stationery, postage, telephone etc	£100 per 100 creditors/ members or part thereof
Storage of office files (6 years)	£81.25 per box
Business mileage	45p per mile

Category 2 disbursements may be drawn if they have been approved in the same manner as an office holder's remuneration.

APPENDIX D

S106(1) INSOLVENCY ACT 1986
R6.28 INSOLVENCY (ENGLAND AND WALES) RULES 2016

NOTICE OF FINAL ACCOUNT PRIOR TO DISSOLUTION

THE RETIREMENT SHOP LIMITED - IN CREDITORS' VOLUNTARY LIQUIDATION ("THE COMPANY")
COMPANY NUMBER: 10361755

NOTICE IS HEREBY GIVEN THAT

It appears to Martin Maloney (IP Number 9628) and Andrew Poxon (IP Number 8620) of Leonard Curtis, Leonard Curtis House, Elms Square, Bury New Road, Whitefield, Greater Manchester, M45 7TA ("the Joint Liquidators") that the Company's affairs are fully wound up.

Prescribed Period:	Is the period ending at the later of eight weeks after delivery of this notice or, if any request for information is made by the creditors or any application to the court is made with regard to remuneration and expenses, when that request or application is finally determined.

Any creditor may object to the release of the Joint Liquidators by giving notice, in writing, to the Joint Liquidators before the end of the Prescribed Period as detailed above. In the event that such an objection is received, the Joint Liquidators will apply to the Secretary of State for their release and their release date will be as determined by the Secretary of State.

Under Rule 18.9 of the Insolvency (England and Wales) Rules 2016 ("the Rules"), within 21 days of receipt of the Joint Liquidators' Final Account, 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 their report.

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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

The Joint Liquidators will vacate office and be released under Sections 171(7) and 173(2)(e) of the Insolvency Act 1986 (as amended) respectively on delivering a copy of the final account to the Registrar of Companies unless any of the Company's creditors object to their release.

P11915528/000048/9/10

Signed: _____ Dated: 21 July 2020

MARTIN MALONEY
JOINT LIQUIDATOR

Leonard Curtis, Leonard Curtis House, Elms Square, Bury New Road, Whitefield, Greater Manchester, M45 7TA
0161 413 0930

APPENDIX E

PRIVACY NOTICE FOR CREDITORS

Information we collect and hold about you

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

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

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

Legal justification for processing your Personal Data

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

How we use your information

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

Who we share your information with

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

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

How long will we hold your Personal Data for?

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

Your rights in respect of your Personal Data

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

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

Your right to complain

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

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

Contacting us

If you have any questions relating to the processing of your Personal Data, please write to our Privacy Manager at Leonard Curtis, 5th Floor, Grove House, 248A Marylebone Road, London NW1 6BB Alternatively our Privacy Manager can be contacted by telephone on 0207 535 7000 or by email: privacy@leonardcurtis.co.uk.

Data Controller: LEONARD CURTIS

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