

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	0 1 5 2 1 7 0 7	→ Filling in this form Please complete in typescript or in bold black capitals.
Company name in full	Clovermead Limited	
2	Liquidator's name	
Full forename(s)	Allan Christopher	
Surname	Cadman	
3	Liquidator's address	
Building name/number	16 Oxford Court	
Street	Bishopsgate	
Post town	Manchester	
County/Region		
Postcode	M 2 3 W Q	
Country		
4	Liquidator's name ①	
Full forename(s)	Charles Michael	① Other liquidator Use this section to tell us about another liquidator.
Surname	Brook	
5	Liquidator's address ②	
Building name/number	The Media Centre	② Other liquidator Use this section to tell us about another liquidator.
Street	7 Northumberland Street	
Post town	Huddersfield	
County/Region		
Postcode	H D 1 1 R L	
Country		

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6 Period of progress report

From date	^d 2	^d 3	^m 1	^m 1	^y 2	^y 0	^y 1	^y 9
To date	^d 2	^d 2	^m 1	^m 1	^y 2	^y 0	^y 2	^y 0

7 Progress report

☐ The progress report is attached

8 Sign and date

Liquidator's signature

Signature

X



X

Signature date

^d 0	^d 8	^m 1	^m 2	^y 2	^y 0	^y 2	^y 0
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LIQ03

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**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 **Allan Christopher Cadman**

Company name **Poppleton & Appleby**

Address **16 Oxford Court**

Bishopsgate

Post town **Manchester**

County/Region

Postcode **M 2 3 W Q**

Country

DX

Telephone **0161 228 3028**

**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

CLOVEMEAD LIMITED
(In Creditors' Voluntary Liquidation)

ANNUAL PROGRESS REPORT TO 22 NOVEMBER 2020

Allan Christopher Cadman
Charles Michael Brook

Poppleton & Appleby
16 Oxford Court, Bishopsgate, Manchester, M2 3WQ

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1. INTRODUCTION

Allan Christopher Cadman (IP number: 9522) and Charles Michael Brook (IP number 9157) of Poppleton & Appleby, 16 Oxford Court, Bishopsgate, Manchester, M2 3WQ were appointed Joint Liquidators of Clovemead Limited ("the Company") on 23 November 2019. We would at this stage advise that both the aforementioned previously acted as Joint Administrators of the Company, having been appointed in that capacity on 11 March 2019. This report is to be read in conjunction with the reports issued during the preceding Administration period.

The purpose of this report is to detail my acts and dealing as Joint Liquidator of the Company for the year ended 22 November 2020 and it should be read in conjunction with my previous correspondence to creditors.

The details of the Company are as follows:

Registered office:	16 Oxford Court, Bishopsgate, Manchester, M2 3WQ
Former Registered Office:	Brunel House, Vale Owen Road, Warrington, Cheshire, WA2 8NZ
Registered Number:	01521707
Other trading names:	Not Applicable

2. DESCRIPTION OF WORK CARRIED OUT

In addition to the narrative description of work carried out given under 4. Receipts & Payments, below, there is other work which as Joint Liquidator, I am required to carry out in order to meet a considerable number of statutory and regulatory obligations. Whilst many of these tasks do not have a direct benefit, they assist in the efficient and compliant progressing of the liquidation, which ensures that I and my staff carry out our work to high professional standards. The narrative detail in respect of this work which has been undertaken in the period, is set out below:

General Description Statutory and General Administration

Statutory/advertising	Filing of documents to meet statutory requirements including annual receipts and payments accounts Annual corporation tax returns Periodic 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	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

**General
Description
Realisation of
Assets**

Debtors/Retentions Correspondence with debtors
 Reviewing and assessing debtors' ledgers
 Liaising with Quantity Surveyor regarding recovery of retention monies
 Dealing with disputes on outstanding retention monies

On-going Employee Dealing with additional protracted employee claims
issues

**Creditors and
Distributions**

Creditor Receive and follow up creditor enquiries via telephone
Communication Review and prepare correspondence to creditors and their representatives via
 facsimile, email and post
 Assisting employees to pursue claims via the RPO

Dealing with proofs Corresponding with RPO regarding POD when not related to a dividend
of debt

Processing proofs of Review and acceptance of RPO preferential claim
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

Dividend Preparation and payment of preferential dividend in full
procedures Preparation of correspondence to creditors advising of intention to declare distribution
 Advertisement of notice of proposed distribution
 Preparation of distribution calculation
 Preparation of correspondence to creditors announcing declaration of distribution
 Preparation of cheques/BACS to pay distribution
 Preparation of correspondence to creditors enclosing payment of distribution
 Seeking unique tax reference from HMRC, submitting information on PAYE/NI
 deductions from employee distributions and paying over to HMRC
 Dealing with unclaimed dividends

3. ENQUIRIES AND INVESTIGATIONS

The Joint Liquidators' can confirm that the enquiries and investigations into the Company were conducted and concluded during the Administration period. This included seeking information and explanations from the directors' and senior employees by means of questionnaires and interviews; making enquiries of the Company's accountants; reviewing information received from creditors; and collecting and examining the Company's bank statements, accounts and other records.

The directors had fully cooperated in this regard and have provided the books and records and completed the relevant questionnaires.

The information gleaned from this process enabled the previous Joint Administrators to meet their statutory duty to submit a confidential report on the conduct of the directors' past and present to the Insolvency Service.

This work was also carried out with the objective of making an initial assessment of whether there were any matters that may lead to any recoveries for the benefit of creditors. This would typically include any potential claims which may be brought against parties either connected to or who have past dealings with the Company.

This initial assessment had been completed by the Joint Administrators, and this did not identify any further assets or actions which might lead to a further recovery for creditors. No further information has come to light during the liquidation period.

Pre-Appointment transactions with connected parties

In accordance with the guidance given in SIP13, in relation to Company transactions with connected parties during the two years prior to the Joint Liquidators' appointment, we can advise that there are no such transactions to report.

4. RECEIPTS & PAYMENTS

My Receipts and Payments Account for the period ending 22 November 2020 is attached at Appendix 1.

I have detailed below key information about asset realisations and payments.

RECEIPTS

Bank Interest Gross

The Joint Liquidators are obliged to open a designated liquidation bank account in which to receive and distribute funds held. The Joint Liquidators' account is held with Handelsbanken. The account concerned has received interest on monies held within the account in the sum of £2,041.38 during the period currently under review.

Retentions

To date the Joint Liquidators' have recovered outstanding retentions due to the Company in the period under review in the sum of £36,291.51.

The Joint Liquidators continue to pursue a small number of retentions that remain outstanding.

Surplus from Administrator

As stated earlier, the Company had been subject to Administration proceedings, and following the conclusion of this, the Joint Liquidators' have received the surplus of funds totalling £1,293,305.59.

Transactions with connected parties

There has been no disposal of the Company's assets to connected parties during the liquidation.

PAYMENTS

Accountancy Fees

The sum of £2,000.00 plus VAT has been paid to Langtons Chartered Accountants in relation to work undertaken to calculate if the Company was liable to pay Capital Gains Tax and to confirm that no such tax is payable.

Bank Charges – Handelsbanken

The Joint Liquidators' are obliged to open a liquidation bank account in which to receive and distribute funds held, and as such the account concerned has incurred charges in the sum of £171.91 in relation to the liquidation account operated.

Debt Collection Costs

Q-Consult

Q-Consult, specialist quantity surveyors, and are RICS registered, were instructed in this matter to assist the Joint Liquidators in recovering the Company's outstanding retentions, and for their services to date, the sum of £1,340.00 plus VAT has been paid.

Goldsmith Bowers

Goldsmith Bowers, solicitors have also assisted the Joint Liquidators, and have been paid a disbursement charge of £5.00 plus VAT.

Rates

The sum of £3,970.93 has been paid to Warrington Borough Council in relation to rates owed in relation to the Company's former trading premises, situated at Brunel House, Vale Owen Rd, Warrington WA2 8NZ that was disposed of during the previous Administration procedure.

Bond

In all formal insolvency matters, office holders are required to put in place security for the proper performance of their functions and remains in place and carried over from the previous Administration, to no additional cost in the liquidation.

Statutory Advertising

The Joint Liquidators have placed the following legal notices in the Gazette through their advertising agents, Courts Advertising Limited:

- Notice of Appointment
- Notice to creditors to submit claims

The sum of £181.98 has been paid to Courts Advertising Limited in this regard.

VAT Payable under Administration

The sum of £7,019.25 has been paid to HMRC in relation to VAT payable from the previous Administration procedure.

5. CREDITORS' CLAIMS

Secured Creditor

The Company had granted the following security:

Type of charge	Date created	Beneficiary
Legal charge	03 August 2017	Bank of Scotland

The Company had provided a legal charge over the Company's trading property situated Brunel House, Vale Owen Rd, Warrington WA2 8NZ. The charge concerned was however deemed as satisfied on 22 March 2019. Hence there are no outstanding claims in this regard.

Preferential creditors

The relevant information for employees to submit claims was made to the Redundancy Payments Office during the previous Administration procedure. The Joint Liquidators' can now confirm that a claim has been received in this regard in the sum of £18,407.74, and we can advise that a dividend representing 100p in the pound has been paid to this class of creditor on 19 May 2020. Despite this position, the Joint Liquidators' are anticipating addition claims from the Redundancy Payments Office in respect of employee pension contributions. It is also anticipated that there may be modest additional claims in due course in respect of the Company's former employees for amounts over and above the statutory limits set down in the Employment Rights Act 1996.

Unsecured creditors

Based upon the Statement of Affairs produced by the Joint Administrators as at 11 March 2019, HMRC were shown to be creditors in the sum of £270,953.00. An initial claim of £247,822.30 was received on 15 April 2020, which was subsequently followed by an amended claim on 24 June 2020 in the sum of £281,027.86, which has been agreed by the Joint Liquidators.

The trade, expense and other creditors as per the statement of affairs totalled £2,074,524, and we can now advise that 258 proofs of debt with a combined value of £2,486,134.30 have been received to date.

On 27 March 2020 the Joint Liquidators issued a notice of intended interim dividend that subsequently appeared within the London Gazette on 1 April 2020 requesting creditors to submit their claims before the specified deadline of 28 April 2020. Following this I can now advise that the following distribution has been made:

Date of payment	Class of creditor / payment	Total paid (£)
19 May 2020	Non-preferential unsecured creditors – 32p in the £	£795,562.95

It is expected that there will be additional residual claims from RPO. Also, a small number of creditor claims have been received after the initial deadline outlined above. The Joint Liquidators are obliged to adjudicate these claims and issue an equalising to these creditors prior to issuing a second and final distribution to unsecured creditors generally.

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 Joint Liquidators' can advise the provisions of the Prescribed Part provisions are not relevant in this matter because there is no holder of a qualifying floating charge.

6. THE JOINT LIQUIDATORS' REMUNERATION & EXPENSES

Joint Liquidators' Remuneration

The Joint Liquidators' remuneration was approved by a resolution obtained by the previous Joint Administrators by way of decision procedure on 29 April 2019, and are detailed as follows:

1. The Joint Administrators' fees are to be fixed in a set amount of £25,000 for the Administration and a set amount of £20,000 for the Liquidation in the event that the Company exits into Creditors' Voluntary Liquidation or Compulsory Liquidation and the Joint Administrators become the Joint Liquidators
2. In addition, a percentage of asset recoveries as outlined in the Joint Administrators' fees Proposal at Appendix 7. The percentage rates are to apply in the event that the Company exits into Creditors' Voluntary Liquidation or Compulsory Liquidation and the Joint Administrators become the Joint Liquidators
3. That the Joint Administrators be authorised to recover all Category 2 disbursements, calculated on the bases detailed in Poppleton & Appleby's summary.

During the period under review the Joint Liquidators' have drawn their remuneration as follows:

LIQUIDATION	REALISATIONS £	RATE %	FEES AVAILABLE	FEES DRAWN £
Fixed Fee			20,000.00	20,000.00
Retentions	36,291.51	25	9,072.88	9,072.88
Funds available for distribution to unsecured creditors	*1,150,000.00	2.5	28,750.00	28,750.00
Total			57,822.88	57,822.88

*It is expected that this sum is the minimum funds available for unsecured creditors (including the distribution already made). It is not yet possible to calculate final amount. This will be calculated prior to issuing the final dividend.

Joint Liquidators' Disbursements

Category 1: Category 1 disbursements are those discharged to independent third parties (e.g. Bordereaux fees, advertising etc). The following Category 1 disbursements have been incurred (net of VAT):

	In period £	In Liquidation £
Statutory Advertising	181.98	181.98

Category 2: Category 2 disbursements are payments to the office holder which include elements of shared or overhead costs. At this stage no Category 2 disbursements have been drawn.

A copy of 'A Creditors Guide to Liquidators' Fees' may be found at:

<https://www.insolvency-practitioners.org.uk/regulation-and-guidance/guides-to-fees>

A hard copy of the Creditors' Guide may be obtained on request.

7. CREDITORS' RIGHTS

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

An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Joint Liquidators' 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.

8. EC REGULATIONS (WHETHER PROCEEDINGS ARE MAIN PROCEEDINGS OR TERRITORIAL)

It is considered that the EC Regulations will apply and that these are main proceedings as defined in Article 3 of the EC Regulation, given the location of the registered office and trading address:

Registered office	Trading address
Brunel House, Vale Owen Road, Warrington, Cheshire, WA2 8NZ	Brunel House, Vale Owen Road, Warrington, Cheshire, WA2 8NZ

9. CONCLUSION

The administration of the liquidation will continue in order to finalise the following outstanding matters: The Joint Liquidators will continue to realise the outstanding retentions, as well as continuing to agree creditor claims and make further distributions to creditors. It should be noted that delays in procedural matters have occurred as a result of the working practices of third parties during the Covid 19 pandemic. A further report will be circulated at the next anniversary of the liquidation or conclusion of the liquidation if that arises first.

If you require any further information, please contact Jonathan Molloy on (0161) 228 3028 or by e-mail at jonathan@pandanorthern.co.uk


Allan Christopher Cadman
JOINT LIQUIDATOR

APPENDIX I - Receipts and payments account

Clovenmead Limited
(In Liquidation)
Joint Liquidators' Summary of Receipts & Payments

Statement of Affairs £	From 23/11/2019 To 22/11/2020 £	From 23/11/2019 To 22/11/2020 £
ASSET REALISATIONS		
Bank Interest Gross	2,041.38	2,041.38
Retentions	36,291.51	36,291.51
Surplus from Administrator	1,293,305.59	1,293,305.59
	<u>1,331,638.48</u>	<u>1,331,638.48</u>
COST OF REALISATIONS		
Accountancy Fees	2,000.00	2,000.00
Bank Charges	171.91	171.91
Debt Collection Costs	1,345.00	1,345.00
Office Holders Fees	57,822.88	57,822.88
Rates	3,970.93	3,970.93
Statutory Advertising	181.98	181.98
VAT due re Administration	7,019.25	7,019.25
	<u>(72,511.95)</u>	<u>(72,511.95)</u>
PREFERENTIAL CREDITORS		
National Insurance Fund	18,407.74	18,407.74
	<u>(18,407.74)</u>	<u>(18,407.74)</u>
UNSECURED CREDITORS		
Trade & Expense Creditors	795,562.95	795,562.95
	<u>(795,562.95)</u>	<u>(795,562.95)</u>
	<u>445,155.84</u>	<u>445,155.84</u>
REPRESENTED BY		
Bank 1 Current		440,144.16
Vat Control Account		7,143.24
Vat Payable		(4,757.95)
Vat Receivable		2,626.39
		<u>445,155.84</u>



Joint Liquidator

APPENDIX II - Poppleton & Appleby Charging Policy Document

CHARGING, EXPENSES AND DISBURSEMENTS POLICY STATEMENT EFFECTIVE FROM 1ST JUNE 2020

Introduction

Current insolvency legislation provides for the manner in which insolvency practitioners' fees and disbursements are charged in insolvency assignments. The legislation permits insolvency practitioners to seek the bases for their fees on a time cost basis, a percentage of realisation basis, on a fixed fee basis or on a mix of these bases.

The basis of fees for each individual insolvency appointment are subject to approval by a committee of creditors if appointed, failing which by creditors in a decision-making process or by the Court. Further information regarding the approval of office holders' fees in insolvency cases can be found within Statement of Insolvency Practice 9 (SIP9), please see under further information at the foot of this document for information on how to download guides to fees.

Once the basis of office holders' fees has been approved it is reported to any committee and to creditors generally within the next statutory report.

Fixed Fee Basis

It is possible for an insolvency practitioner to seek to be paid on a fixed fee basis. Where this is the case, further information will be provided to explain why this would be considered appropriate.

Percentage Basis

The legislation provides for fees to be charged on a percentage of the value of property with which an insolvency practitioner deals with. Different percentages can be used for different assets or types of assets. When seeking creditor approval for this basis, further information will be provided for creditors to judge the appropriateness of this basis.

Time Cost Basis

Insolvency Practitioners are permitted to seek approval for their fees to be paid on a time cost basis. This is based on hours spent by office holders and their staff in dealing with matters relating to the particular insolvency or specific activities within a case where time costs are sought. When seeking resolutions for fees to be paid on a time cost basis, stakeholders will be provided with a full explanation as to why time costs are considered appropriate together with sufficient information to assist in their making an informed judgement of the office holders' requests.

Partners and staff are allocated an hourly charge out rate which is reviewed annually. The current charge out rates of this Firm are set out as follows:

Grade of Staff	Hourly Chargeout Rate
Office Holder (Partner)	£385.00
Office Holder (Non Partner)	£355.00
Senior Manager	£300.00
Manager	£245.00
Administrator	£175.00
Cashier	£175.00
Trainee/Support Staff	£ 85.00

Staff Allocation and the Use of Sub-Contractors

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

The constitution of the team allocated to insolvency assignments will usually consist of an Office Holder, a Senior Manager and/or Manager and an Administrator or Assistant. The exact constitution of a case team will depend on the anticipated size and complexity of the assignment and the experience requirements of the assignment. The charge out rates scheduled above provides details of all grades of staff and their respective experience levels.

It is not this Firm's policy to sub-contract out any services or tasks which can be provided by this Firm.

Professional Advisors

It is usual in insolvency cases that specialist professional advisors are engaged to advise on matters which are case specific. Ordinarily but not exclusively these will include solicitors, employment law consultants, asset agents and accountants. Stakeholders will be advised of such advisors which could be expected to be used within a case together with an expected fee arrangement.

Charles M Brook, Allan C Cadman, Michelle L Chatterton and Stephen J Wainwright are authorised by the Insolvency Practitioners Association to take insolvency appointments in the United Kingdom. Partners or employees acting as Liquidator or Administrator do so as agents of the company to which they are appointed and without personal liability.

Poppleton & Appleby is the trading style of Churchill Corporate Solutions LLP which is a limited liability partnership registered in England and Wales, registered number OC383802. Registered Office: St Crispins House, St Crispins Way, Haslingden, Lancashire BB4 4PW. A full list of members is available for inspection at 16 Oxford Court, 8 Bishopsgate, Manchester, M2 3WQ.

Our choice will be based on our perception of their qualification, experience and ability to perform the type of work sought including the complexity and nature of the assignment upon which they are asked to assist.

Expenses and Disbursements Policy

Where expenses are incurred in respect of the insolvent estate they will be recharged. Such expenses can be divided into two categories and are disclosed to creditors in the appropriate reports. In each case the recharge will be reimbursed on a quarterly basis.

Category 1

- Category 1 disbursements relate to expenses where this Firm has met a specific cost in respect of the insolvent estate where payment has been made to a third party where the expenditure is directly referable to the appointment in question. These may include items such as legal notices, bond premiums, searches at Companies House, etc. In each case the recharge will be reimbursed on a quarterly basis. It is not necessary for creditors to approve Category 1 disbursements.

Category 2

- These are expenses and disbursements incurred by this Firm which may include an element of shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis. Category 2 disbursements require approval in the same manner as office holder's remuneration prior to being drawn from the individual Insolvency estate.

- This Firm will seek to recover Category 2 disbursements in respect of the following:

Storage of records (per box per quarter) £8.00
(when not rechargeable as a Category 1 expense)

Partner/staff mileage (per mile) £0.45

Anti-Money Laundering Searches based upon the following charges:

Type of Search	Cost
Incorporated Entities LTD, LLP	£10.00 per search
Sole Trader, Partnership, PLC and Other	£7.11 per search
Directors Home Address & Additional Information	£2.66 per search
Ultimate Beneficial Owner	£10.00 per search
Individual AML, Sanctions, PEPs & Enhanced Due Diligence	£2.66 per name & address search for each director / shareholder
International Individual Document Check - Basic	£8.00 per document
International Individual Document Check - Enhanced	£16.30 per document

VAT

VAT at the prevailing rate is applied to office holders' fees and disbursements. In Company and Individual Voluntary Arrangements, VAT may not apply following the decision in PAYMEX versus HMRC.

FURTHER INFORMATION: Creditors Rights

SIP9 provides information for creditors in relation to the fees charged by Office Holders. These can be accessed from our website:

<http://www.pandanorthern.co.uk/your-questions-answered/documents/>

Alternatively, a copy can be provided by request to either office.

16 OXFORD COURT
BISHOPSGATE
MANCHESTER M2 3WQ

TEL 0161 228 3028
FAX 0161 228 2335

THE MEDIA CENTRE
7 NORTHUMBERLAND STREET
HUDDERSFIELD HD1 1RL

TEL 01484 437 432
FAX 01484 483 100

WEB [pandanorthern.co.uk](http://www.pandanorthern.co.uk)

APPENDIX III - Poppleton & Appleby Charging Privacy Policy

GENERAL DATA PROTECTION REGULATION ('GDPR')

Privacy Notice for Creditors

Introduction

Poppleton & Appleby is a trading style of Churchill Corporate Solutions LLP which is a limited liability partnership registered in England and Wales (Registered Number OC393802). We are regulated and licensed to take insolvency appointments by the Insolvency Practitioners Association.

We are registered with the Information Commissioners office (ICO), the UK data protection regulator and we will be the 'data controller' for the purposes of data protection regulation in respect of any personal data we hold about you.

This notice is designed for creditors or suppliers in formal insolvency proceedings in respect of corporate entities and insolvent personal estates subject to, or immediately prior to the commencement of formal insolvency proceedings or solvent (Members' Voluntary Liquidation) matters.

This Firm's privacy policy is set out in full at our website:

www.pandanorthern.co.uk/wp-content/uploads/2018/05/Privacy-Policy.pdf

Personal Information Required

We may need to deal with ('process') your personal information so that we can perform the necessary duties and obligations of an Insolvency Practitioner (IP) under statute and regulation.

The minimum personal data required to enhance the business relationship will be your full name, business and/or personal addresses and contact details (telephone numbers and email address). Please note we may already hold some of this data either provided by you or by the entity subject to insolvency proceedings. As the case progresses, we may also require any financial details and other case specific detail in order that we may perform our statutory functions.

It is the Firm's intention to not seek any sensitive information, unless legally required for specific purposes. Sensitive information is defined as including data relating to race or ethnic origin, political opinions, religious or other similar beliefs, trade union membership, physical or mental health, sexual orientation, or criminal record.

It is our policy to collect the minimum data required to fulfil our duties and obligations.

Legal basis for processing information

The legal bases upon which we rely to process personal data are:

- where you have given your informed specific and unambiguous consent;
- where we are required to comply with a statutory obligation,
- where we need to perform a contract that we have entered into with you;
- where it is necessary to use your personal information to pursue our legitimate interests or those of a third party;

Retention of Data and relevant time periods

IPs have an obligation to recover the records of an insolvent entity which may contain your data. The IP does not become 'data controller' of any data processed by a company prior to the date of appointment of the IP. The IP only becomes 'data controller' when any such data is processed by his/her firm.

- Data used as (as data controller) will be retained for a period of 6 years starting with the date that the formal engagement is concluded, in accordance with Insolvency legislation.
- Pre appointment data that is not processed (typically a Company's books and records, physical or electronic) will be

retained for a period of 12 months after dissolution of a company following an insolvency appointment in line with Insolvency legislation.

- Under GDPR, IP's may destroy/delete any data which falls outside of the statutory requirement, and is of no further use during the proceedings at any time.

Sharing of Data

We will only share your data (including with other data controllers) as and when strictly necessary to comply with the legal bases as set out above, or with your consent. Examples of bodies where it is likely we will need to share your data include:

- Members of our staff,
- Agents, and other advisors such as solicitors instructed by us to handle aspects of the particular case,
- Government or local authority agencies in respect of any necessary purpose,
- Any other agency in connection with the prevention of fraud, money laundering or other crime prevention,
- Basic data such as name and address may need to be shared with other stakeholders (e.g. creditors) of specific insolvency matter.

What are your rights?

If at any point you believe the information we process on you is incorrect, you can request to see this information and have it corrected or deleted, if you so wish. If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Office/Head of Privacy, using the email address above, who will investigate the matter.

If you are not satisfied with our response or believe we are not processing your personal data in accordance with the requirements of GDPR, then you are within your rights to lodge a complaint with the Information Commissioner's Office (ICO).

The full list of your rights under GDPR is shown below:

1. The right to access the personal data we hold on you.
2. The right to correct and update the personal data we hold on you.
3. The right to have your personal data deleted where there is no good reason for us to continue to hold or process it.
4. The right to object to processing of your personal data.
5. The right to data portability.
6. The right to withdraw your consent to the processing at any time for any processing of personal data to which consent was sought.
7. The right to lodge a complaint with the Information Commissioner's Office. You can email them via: <https://ico.org.uk/global/contact-us/email/>, call them on 0303 123 1113, or write to them at the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

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