

LIQ14

Notice of final account prior to dissolution in CVL



Companies House

SATURDAY



ACGIS008

A09

18/11/2023

#42

COMPANIES HOUSE

1 Company details

Company number 1 0 6 2 6 1 2 7

Company name in full RENTWORKS LIMITED

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

2 Liquidator's name

Full forename(s) UMANG

Surname PATEL

3 Liquidator's address

Building name/number C/o Neum Insolvency, Suite 9, Amba House

Street 15 College Road

Post town Harrow

County/Region Middlesex

Postcode H A 1 1 B A

Country United Kingdom

4 Liquidator's name

Full forename(s)

Surname

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

5 Liquidator's address

Building name/number

Street

Post town

County/Region

Postcode

Country

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

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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

L. Patel

X

Signature date

d	d	m	m	y	y	y	y
1	7	1	1	2	0	2	3

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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

Jwalant Patel

Company name

Neum Insolvency

Address

Suite 9, Amba House

15 College Road

Post town

Harrow

County/Region

Middlesex

Postcode

H A 1 1 B A

Country

United Kingdom

DX

Telephone

020 8795 3429



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

RENTWORKS LIMITED

Company Number: 10626127

**Liquidator's Final Progress Report to
Members and Creditors Dated
19 September 2023**

RENTWORKS LIMITED - IN LIQUIDATION

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RENTWORKS LIMITED - IN LIQUIDATION

1 Introduction

- 1.1 I, Umang Patel of Neum Insolvency, Suite 9, Amba House, 15 College Road, Harrow, Middlesex, HA1 1BA, was appointed as Liquidator of Rentworks Limited on 5 August 2022.
- 1.2 Information about the way that we will use, and store personal data on insolvency appointments can be found in the attached Privacy Notice at **Appendix F**.
- 1.3 The affairs of the Company are now wound-up and this is my final account of the liquidation to member and creditors, which covers the period of the liquidation from 5 August 2023 to 19 September 2023. This report should be read in conjunction with any previous reports that have been issued, copies of which are available on request.
- 1.4 The trading address of the Company was 15 Wyke Close, Isleworth, Middlesex TW7 5PE.
- 1.5 The registered office of the Company was changed to C/o Neum Insolvency, Suite 9, Amba House, 15 College Road, Harrow, Middlesex, HA1 1BA and its registered number is 10626127
- 1.6 The Statutory information relating to the Company is attached at **Appendix A**.

2 Receipts and Payments

- 2.1 A summary of the Liquidator's Receipts and Payments Account relating to the Company for the relevant period of 5 August 2023 to 19 September 2023 together with a comparison to the directors' Statement of Affairs values, which provides details of the remuneration charged and expenses incurred and paid by the Liquidator, is attached at **Appendix B**. A summary of the Liquidator's Receipts and Payments for the period from 5 August 2022 to 19 September 2023, is also incorporated.

3 Work undertaken by the Liquidator

This section of the report provides creditors with an overview of the work undertaken in the liquidation since the date of my appointment, together with information on the overall outcome of the liquidation.

Administration (including statutory compliance & reporting)

- 3.1 The Liquidator must comply with certain statutory obligations under the Insolvency Act 1986 and other related legislation. Details about the work I anticipated undertaking in this regard was outlined previously and I would confirm that in this period of the liquidation, there are no particular matters to report to creditors because of which the cost of the liquidation increased disproportionately.
- 3.2 As noted in my initial fees estimate/information, this work has not necessarily brought any financial benefit to creditors, but is work required on every case by statute, or best practice.

Realisation of Assets

Cash at Bank

- 3.3 I have received a sum of £386.18 from Starling Bank Plc representing the credit balance at the date of liquidation. No further realisation is anticipated.

Sale of Assets

- 3.4 As stated in the Directors' Report accompanying the Statement of Affairs, the business assets comprised of intangible assets including goodwill and franchisees and tangible assets comprised of plant & machinery, which were valued at £4,500 on going concern situ basis whilst there was no value attributed under the forced sale basis, by the valuation agents, Ashwells

RENTWORKS LIMITED - IN LIQUIDATION

Nationwide Services Limited. Upon my appointment, a sale of the tangible and intangible assets was completed to Real World Education Limited ("the purchaser") for £8,400 on 5 August 2022 with the recommendation of my valuation agents. I am pleased to inform that the sales consideration has been received in full as reflected in the Receipts and Payments Account at Appendix B. Mr Amarbir Singh Sodhi, the director of the Company, is a director and shareholder of the purchaser.

Other Assets

- 3.5 I would advise that no further assets have come to light that may be pursued by me for the benefit of the creditors.

Creditors (claims and distributions)

- 3.6 Further information on the outcome for creditors in this case can be found at section 4 of this report. A liquidator is not only required to deal with correspondence and claims from unsecured creditors, but also those of any secured and preferential creditors of the Company. This may involve separate reporting to any secured creditor and dealing with distributions from asset realisations caught under their security, most typically a debenture as well as dealing with the general handling of communications with stakeholders, such as customers and suppliers.
- 3.7 Claims from preferential creditors typically involve employee claims and payments made on behalf of the Company by the Redundancy Payments Service following dismissal.
- 3.8 The above work will not necessarily bring any financial benefit to creditors generally and the more creditors there are on an assignment, the higher the resultant cost will usually be, however a liquidator is required by statute to undertake this work.

Investigations

- 3.9 Some of the work the Liquidator was required to undertake was to comply with legislation such as the Company Directors' Disqualification Act 1986 (CDDA 1986) and Statement of Insolvency Practice 2 – Investigations by Office Holders in Administration and Insolvent Liquidations and may not necessarily bring any financial benefit to creditors, unless those investigations revealed potential asset recoveries that could have been pursued for the benefit of creditors.
- 3.10 I can confirm that I have submitted a report on the conduct of the Directors of the Company to the Department for Business, Energy & Industrial Strategy under the CDDA 1986. As this is a confidential report, I am unable to disclose the contents.
- 3.11 The Liquidator carried out an initial review of the Company's affairs in the period prior to appointment. This included seeking information and explanations from the director 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
- 3.12 The information gleaned from this process 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 has been completed and the Liquidator did not identify an assets or actions which might lead to a recovery for creditors.

4 Outcome for Creditors

- 4.1 Realisations are insufficient to declare a dividend to any class of creditors and a formal notice of no dividend is included in this report at Appendix E.

RENTWORKS LIMITED - IN LIQUIDATION

Secured Creditors

- 4.2 There were no secured creditors.

Preferential Creditors

- 4.3 I have not received any preferential claims from the former employees or subrogated preferential claims from the National Insurance Fund in respect of the former employees claims.

Secondary Preferential Creditors

- 4.4 Post 1 December 2020, the debts subject to VAT and PAYE fall under the category of the secondary preferential creditors.
- 4.5 The director estimated that there will be a secondary preferential claim of £300 in liquidation. To date, I have not received any secondary preferential claim from HM Revenue & Customs.

Unsecured Creditors

- 4.6 According to the director's statement of affairs, the total amount of unsecured creditors was £54,900. I have received claims totalling £52,631.15 from two unsecured creditors.
- 4.7 There are no floating charge creditors. Accordingly, the prescribed part under Section 176A of the Insolvency Act 1986 is not applicable and the amount paid to creditors by virtue of this section is currently Nil.

5 Liquidator's Remuneration & Expenses

Pre-appointment Costs

- 5.1 The fixed fee for assisting the director to prepare the Statement of Affairs and in seeking a decision of the Company's creditors over the nomination of a liquidator, was in the amount of £4,500 plus VAT. I have drawn this amount from the asset realisations of the Company which is reflected in the Receipts and Payments Account.

Post-appointment Costs

- 5.2 The creditors approved that the basis of the Liquidator's remuneration be set amount of £15,000 and 20% of realisation of assets. The Liquidator be authorised to draw his remuneration on account of cost incurred as and when funds permit.

Description of work carried out by the Liquidator and his staff

- 5.3 Staff were chosen depending upon the appropriate level of experience required for the activity they were required to undertake. Below are details of the work I propose undertaking in support of the above fees estimate for the liquidation:

Administration (including statutory compliance & reporting)

- Notifying creditors of the liquidator's appointment and other associated formalities including statutory advertising and filing relevant statutory notices at Companies House.
- Preparing and issuing annual progress reports to members and creditors.
- Lodging periodic returns with the Registrar of Companies for the liquidation.
- Complying with statutory duties in respect of the liquidator's specific penalty bond.
- Creation and update of case files on the firm's insolvency software.
- Securing of the Company's books and records.
- Pension regulatory reporting and auto-enrolment cancellation.
- Completion and filing of the notice of the Company's insolvency to HMRC.
- Discussions regarding strategies to be pursued and meetings with team members and independent advisers to consider practical, technical and legal aspects of the case;

RENTWORKS LIMITED - IN LIQUIDATION

- Periodic reviews of the application of ethical, anti-money laundering and anti-bribery safeguards
- Periodic case progression reviews (typically at the end of Month 1 and every 6 months thereafter).
- Opening, maintaining and managing the liquidation estate cashbook and bank account.
- Dealing with all post-appointment VAT and corporation tax compliance;

Realisation of Assets

- Realisation of cash at bank;
- Sale of tangible and intangible assets;

Creditors (claims and distributions)

- Receive and follow up creditor enquiries via telephone;
- Review and prepare correspondence to creditors and their representatives via facsimile, email and post;
- Corresponding with the PPF and the Pensions Regulator;
- Receipting and filing Proof of Debt when not related to a dividend;
- Preparation of correspondence to potential creditors inviting submission of Proof of Debt;
- Receipt and Adjudication of Proof of Debt;
- Request further information from claimants regarding POD;
- Preparation of correspondence to claimant advising outcome of adjudication;
- Preparation of correspondence to creditors enclosing payment of distribution;
- Seeking unique tax reference from HMRC and paying over to HMRC;

SIP2 Review

- Correspondence to request information on the company's dealings, making further enquiries of third parties;
- Reviewing questionnaires submitted by creditors and directors;
- Reconstruction of financial affairs of the company;
- Reviewing company's books and records;
- Preparation of deficiency statement;
- Review of specific transactions and liaising with directors regarding certain transactions;
- Initial assessment required by Statement of Insolvency Practice 2 and the Company Directors Disqualification Act 1986 (CDDA) including the review of the Company's books and records and the identification of potential further asset realisations which may be pursued in the liquidation.
- Liaising with the committee/creditors or major creditors about further action to be taken;

Statutory Reporting

- Preparing statutory investigation reports;
- Liaising with Insolvency Service;
- Submitting a statutory report to the Insolvency Service under the CDDA.
- Preparation and submission of supplementary report;
- Assistance to the Insolvency Service with its investigations.

- 5.4 A narrative explanation of the work undertaken by the Liquidator during the Period can be found at Section 3 of this report. The total realisation made as at 19 September 2023 is £8,786.18 which resulted into the Liquidator's total fees to be £16,757.24. I would confirm that I have drawn £2,407.82 fees during the Period from 5 August 2023 to 19 September 2023.
- 5.5 Attached as **Appendix C** is additional information in relation to the Liquidator's fees and the expenses and disbursements incurred in the liquidation.
- 5.6 A copy of 'A Creditors' Guide to Liquidators' Fees' is available on request free of charge to creditors of the Company or it can be downloaded from the R3's website

RENTWORKS LIMITED - IN LIQUIDATION

<https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/more/29114/page/1/guide-to-liquidators-fees/>.

6 Conclusion

- 6.1 This final account will conclude my administration of this case. The Notice accompanying at Appendix D, explains creditors rights on receipt of this information and also when I will vacate office and obtain my release as Liquidator.
- 6.2 Should you have any queries, then please contact Jwalant Patel of this office by telephone 02034119598 or email [jwalant@neuminsolvency.co.uk].

Yours faithfully



Umang Patel

Liquidator

Umang Patel is licensed as an Insolvency Practitioner in the United Kingdom by the Institute of Chartered Accountants in England and Wales

RENTWORKS LIMITED - IN LIQUIDATION

STATUTORY INFORMATION

Appendix A

COMPANY NUMBER:	10626127 (England and Wales)
NAME OF COMPANY:	Rentworks Limited
TRADING NAME:	Sparks Film Media and Art
PREVIOUS NAMES:	N/A
NATURE OF BUSINESS:	Filmmaking Courses and Workshop
DATE OF INCORPORATION:	17 February 2017
REGISTERED OFFICE ADDRESS:	Neum Insolvency Suite 9, Amba House 15 College Road, Harrow Middlesex HA1 1BA
TRADING ADDRESS:	15 Wyke Close Isleworth Middlesex TW7 5PE
DIRECTORS:	Amarbir Singh Sodhi (17/12/2017 – present)
AUTHORISED SHARE CAPITAL:	100 ordinary shares of £1 each
ISSUED SHARE CAPITAL:	100 ordinary shares of £1 each
SHAREHOLDERS:	Amarbir Singh Sodhi £100
BANKERS:	Starling Bank Plc
SECURITY AND CHARGES:	None
<u>LIQUIDATOR'S DETAILS</u>	
LIQUIDATOR'S NAME AND ADDRESS:	Umang Patel of Neum Insolvency Suite 9, Amba House 15 College Road, Harrow Middlesex HA1 1BA
OFFICE HOLDER NUMBER:	18790
DATE OF APPOINTMENT:	5 August 2022
BY WHOM APPOINTED:	Members and Creditors

Rentworks Limited
(In Liquidation)
Liquidator's Summary of Receipts & Payments

Statement of Affairs £		From 05/08/2023 To 19/09/2023 £	From 05/08/2022 To 19/09/2023 £
	ASSET REALISATIONS		
	Cash at Bank	NIL	386.18
3,000.00	Intangible Assets and Franchisees	NIL	6,720.00
	Plant & Machinery	NIL	1,680.00
		NIL	8,786.18
	COST OF REALISATIONS		
	Irrecoverable VAT	564.36	1,464.36
	Liquidator's Remuneration	2,407.82	2,407.82
	Office Holder's Bond	120.75	120.75
	Statement of Affairs Fees	NIL	4,500.00
	Statutory Advertising	293.25	293.25
		(3,386.18)	(8,786.18)
	PREFERENTIAL CREDITORS		
(300.00)	HM Revenue & Customs - PAYE/NIC	NIL	NIL
NIL	HM Revenue & Customs - VAT	NIL	NIL
		NIL	NIL
	UNSECURED CREDITORS		
(3,500.00)	Director's Loan Account	NIL	NIL
NIL	HM Revenue & Customs - Corp Tax	NIL	NIL
(50,000.00)	Starling Bank - BB Loan	NIL	NIL
(1,400.00)	Trade & Expense Creditors	NIL	NIL
		NIL	NIL
	DISTRIBUTIONS		
(100.00)	Ordinary Shareholders	NIL	NIL
		NIL	NIL
(52,300.00)		(3,386.18)	NIL
	REPRESENTED BY		
			NIL

U Patel

Umang Patel
Liquidator

RENTWORKS LIMITED - IN LIQUIDATION

Appendix C

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

1 Staff Allocation and the Use of Sub-Contractors

- 1.1 The general approach to resourcing our assignments is to allocate staff with the skills and experience to meet the specific requirements of the case.
- 1.2 The constitution of the case team will usually consist of a Partner, a Manager, and an Administrator or Assistant. The exact constitution of the case team will depend on the anticipated size and complexity of the assignment and the experience requirements of the assignment.
- 1.3 We have not utilised the services of any sub-contractors in this case.

2 Professional Advisors

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

Name of Professional Advisor	Basis of Fee Arrangement	Amount Paid between 5 August 2022 to 19 September 2023
Ashwells Nationwide Services Limited	Fixed Fees	Nil

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

3 Liquidator's Expenses

- 3.1 An outline of the total expenses paid during the Liquidation can be found in the Receipts and Payments account at **Appendix B**.
- 3.2 Category 1 expenses do not require approval by creditors. The type of expenses that may be charged as a Category 1 expenses to a case generally comprise of external supplies of incidental services specifically identifiable to the case, such as postage, case advertising, invoiced travel and external printing, room hire and document storage. Also chargeable will be any properly reimbursed expenses incurred by personnel in connection with the case.

Disbursements	5 August 2022 to 4 August 2023		5 August 2023 to 19 September 2023		Cumulatively	
	Incurred	Paid	Incurred	Paid	Incurred	Paid
	£	£	£	£	£	£
Statutory Advertising	293.25	Nil	Nil	293.25	293.25	293.25
Office Holder's Bond	120.75	Nil	Nil	120.75	120.75	120.75
Total	414.00	Nil	Nil	414.00	414.00	414.00

- 3.3 Category 2 expenses do require approval. These are costs which are directly referable to the appointment in question but are not payments which are made to an independent third party and may include shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis such as internal room hire, document storage or business mileage. Details of Category 2 expenses charged by this firm (where appropriate) were provided at the time the Liquidator's fees were approved by the members.
- 3.4 No Category 2 expenses were charged to the case.

RENTWORKS LIMITED - IN LIQUIDATION

4 Charge-Out Rates

- 4.1 Neum Insolvency' current charge-out rates effective from 5 August 2022 are detailed below. Please note this firm records its time in minimum units of 6 minutes.

	(Per hour) £
Insolvency Practitioner/Partner	550
Manager	410
Administrator	200
Support Staff	150

RENTWORKS LIMITED - IN LIQUIDATION

Company Registration Number: 10626127

Appendix D

IN THE INSOLVENCY ACT 1986

Notice of Final Account under R6.28 of the Insolvency (England and Wales) Rules 2016

NOTICE IS HEREBY GIVEN to the Company's creditors that:

Release of Liquidator

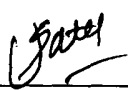
- 1 The Company's affairs are fully wound up.
- 2 The Liquidator will vacate office under Section 171 of the Insolvency Act 1986 on delivering the final account to the Registrar of Companies at the end of the period of eight weeks from the delivery of this notice. The notice delivered will state whether any creditor has objected to the Liquidator's release.

Creditors' Right to Information

- 3 Within 21 days of the receipt of this final account, a secured creditor or an unsecured creditor (with the concurrence of at least 5% in value of the unsecured creditors or any unsecured creditor with the permission of the court) may request in writing that the Liquidator provide further information about his remuneration or expenses included within the final account.

Creditors' Right to Challenge the Liquidator's Remuneration and Expenses

- 4 Any secured creditor, or an unsecured creditor (with the concurrence of at least 10% in value of the unsecured creditors) may within 8 weeks of receipt of this final account, make an application to court on the grounds that, in all the circumstances, the basis fixed for the Liquidator's remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Liquidator, as set out in the final account, are excessive.
- 5 A creditor may object to the release of the Liquidator by giving notice in writing to the Liquidator by the end of the period of 8 weeks from the delivery of this notice. However, if any request for information or any application to court is made, the period will run until that request or application is finally determined.
- 6 The affairs of the Company are not fully wound up until the latest of the events noted in 3 & 4 above and any requests for further information or applications to court made under these sections having been finally determined.
- 7 The Liquidator will be released under Section 173 of the Insolvency Act 1986 at the same time as vacating office unless any of the creditors have objected to this, in which case the Liquidator will apply to the Secretary of State for his release in the alternative.



Umang Patel

Liquidator

Umang Patel is licensed as an Insolvency Practitioner in the United Kingdom by the Institute of Chartered Accountants in England and Wales

Date: 19 September 2023

Umang Patel, the Liquidator whose address is Neum Insolvency Ltd, Suite 9, Amba House, 15 College Road, Harrow, Middlesex, HA1 1BA may be contacted at this address or by telephone on 020 3411 9598 or via email at Umang@neuminsolvency.co.uk.

RENTWORKS LIMITED - IN LIQUIDATION

Company Registration Number: 10626127

APPENDIX E

THE INSOLVENCY ACT 1986 AND INSOLVENCY RULES 1986

NOTICE OF NO DIVIDEND (RULE 14.36 OF THE INSOLVENCY (ENGLAND AND WALES) RULES 2016)

Name of Company: Rentworks Limited

Address of Registered Office: C/o Neum Insolvency
Suite 9 Amba House
15 College Road
Harrow HA1 1BA

Nature of Business: Filmmaking Courses and Workshop


Court: N/A

Number of Matter: N/A

In accordance with Rule 14.36, I confirm that I am unable to declare a dividend in this matter due to:

- The funds realised have already been used or allocated for defraying the expense of liquidation.

The Liquidator will now proceed to conclude the Liquidation and therefore any claims against the assets of the Company are required to be established by 20 October 2023.



Umang Patel

Liquidator

Umang Patel is Licensed as an Insolvency Practitioner in the United Kingdom by the Institute of Chartered Accountants in England and Wales

Dated: 19 September 2023

PRIVACY NOTICE

Use of personal information

We process personal information to enable us to carry out our work as insolvency practitioners which includes processing data that was held by companies/individuals before our appointment together with data collected during an insolvency procedure or a fixed charge receivership. Our legal obligation to process personal data arises from work we are required to carry out under insolvency and other related legislation.

Insolvency practitioners are Data Controllers of personal data in so far as defined by data protection legislation. Umang Patel will act as Data Processor on their instructions about personal data in relation to an insolvency procedure or fixed charge receivership.

Personal data will be kept secure and processed only for matters relating to the insolvency procedure being dealt with.

The data we may process

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

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

Sharing information

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

How long will we hold it?

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

What are your rights?

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

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

Individuals have the right to request that incorrect or incomplete data is corrected and in certain circumstances, you may request that we erase any personal data on you which may be held or processed as part of our work as insolvency practitioners. If you have any complaints about how we handle your personal data, please contact Umang Patel [umang@neuminsolvency.co.uk] of Neum Insolvency, Suite 9, Amba House, 15 College Road, Harrow, Middlesex, HA1 1BA, so we can resolve the issue, where possible. You also have the right to lodge a complaint about any use of your information with the Information Commissioners Office (ICO), the UK data protection regulator.