

AM10

Notice of administrator's progress report



Companies House

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

1 Company details

Company number 00487019

Company name in full A. Levy & Son Limited

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

2 Administrator's name

Full forename(s) Neil

Surname Bennett

3 Administrator's address

Building name/number Leonard Curtis

Street 5th Floor

Grove House

Post town 248a Marylebone Road

County/Region London

Postcode NW1 6BB

Country

4 Administrator's name ^①

Full forename(s) Alex

Surname Cadwallader

① Other administrator
Use this section to tell us about
another administrator.

5 Administrator's address ^②

Building name/number Leonard Curtis

Street 5th Floor

Grove House

Post town 248a Marylebone Road

County/Region London

Postcode NW1 6BB

Country

② Other administrator
Use this section to tell us about
another administrator.

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6 Period of progress report

From date	d	2	d	2	m	1	m	2	y	2	y	0	y	2	y	0
To date	d	2	d	1	m	0	m	6	y	2	y	0	y	2	y	1

7 Progress report

☒ I attach a copy of the progress report

8 Sign and date

Administrator's
signature

Signature

X

[Handwritten Signature]

X

Signature date

d	2	d	0	m	0	m	7	y	2	y	0	y	2	y	1
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

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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 **Dane O'Hara**

Company name **Leonard Curtis**

Address **5th Floor**

Grove House

248a Marylebone Road

Post town **London**

County/Region

Postcode **N W 1 6 B B**

Country

DX

Telephone **020 7535 7000**



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



LEONARD CURTIS
BUSINESS RESCUE & RECOVERY

A. LEVY & SON LIMITED
(IN ADMINISTRATION)

Registered Number: 00487019

Court Ref: 2016-000079

High Court of Justice, Business and Property Courts of England and Wales

**Joint Administrators' Eleventh Progress Report in accordance
with Rule 18.3 of the Insolvency (England and Wales) Rules 2016**

Report period
22 December 2020 to 21 June 2021

20 July 2021

Neil Bennett and Alex Cadwallader - Joint Administrators
Leonard Curtis
5th Floor, Grove House, 248a Marylebone Road, London NW1 6BB
Tel: 020 7535 7000 Fax: 020 7723 6059
General email: recovery@leonardcurtis.co.uk
Ref: L/18/DH/ALE06/1010

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**STRICTLY PRIVATE AND CONFIDENTIAL
NOT FOR PUBLICATION**

**TO: THE REGISTRAR OF COMPANIES
ALL CREDITORS
ALL MEMBERS**

1 INTRODUCTION

- 1.1 This report has been produced in accordance with Rule 18.3 of the Insolvency (England and Wales) Rules 2016 ("the Rules") to provide creditors with an update on the progress of the Administration of A. Levy & Son Limited ("the Company") for the period from 22 December 2020 to 21 June 2021. This is the Joint Administrators' eleventh progress report to creditors.
- 1.2 The report should be read in conjunction with the Joint Administrators' Statement of Proposals dated 11 February 2016 and the ten previous progress reports issued by the Joint Administrators.
- 1.3 Much of the information contained in this report encompasses the whole period of the Administration. Please be aware, however, that where reference is made to "the period of this report", this specifically means the period from 22 December 2020 to 21 June 2021, being the period since the end of the period covered by the last progress report.

2 STATUTORY INFORMATION

- 2.1 Neil Bennett and Alex Cadwallader were appointed as Joint Administrators of the Company in the jurisdiction of High Court of Justice, Business and Property Courts of England and Wales, number 2016-000079 on 19 January 2016. The Administration appointment was made by the Director. The Joint Administrators can confirm that there has been no change in office-holder since the date of Administration.
- 2.2 Other statutory information is as set out in the Joint Administrators' report and Proposals dated 11 February 2016.

3 JOINT ADMINISTRATORS' PROPOSALS

- 3.1 Attached at Appendix A is a summary of the Joint Administrators' approved proposals for achieving one of the three statutory purposes of Administration ("the Proposals").
- 3.2 The Proposals were approved by creditors on 25 February 2016.
- 3.3 There have been no major amendments to, or deviations from, the Proposals during the course of the Administration to date.
- 3.4 The objective of the Administration is to achieve a better result for the Company's creditors as a whole than would be likely if the Company were to be wound up (without first being in Administration).
- 3.5 It is anticipated that this objective will be achieved as the Administration has resulted in greater realisations and a reduction in creditor claims than would have been received in a liquidation scenario. The Joint Administrators will also be paying a distribution to unsecured creditors by virtue of the prescribed part. The achievement of this objective will not unnecessarily harm the interest of the creditors as a whole.

4 PROGRESS OF THE ADMINISTRATION

4.1 Attached at Appendix B is the Joint Administrators' receipts and payments account for the period from 22 December 2020 to 21 June 2021.

4.2 This report only deals with assets that were recovered during the period of this report or remain outstanding. For further details concerning asset realisations in the Administration please refer to the Joint Administrators' previous progress reports.

4.3 MasterCard/VISA Claim

As previously advised, the Joint Administrators have joined a group action against MasterCard and VISA in respect of the overcharge of credit and debit card interchange fees. The Company's claim has been valued at between £200,000 and £1 million.

In our previous reports, we advised that MasterCard and VISA had been granted permission to appeal to the Supreme Court following a Court of Appeal judgment that they had acted unlawfully by setting default multilateral interchange fees and therefore restricting competition. We were advised in April 2019 that the Court of Appeal dismissed MasterCard's application for permission to appeal to the Supreme Court and handed down a judgment which set aside the original ruling which had refused an application to lodge a class action against MasterCard / VISA. This judgment was referred back to the Competition Appeal Tribunal ("CAT") for a further certification hearing, and subsequently appealed by MasterCard / VISA in the Supreme Court.

The Supreme Court handed down its judgement in July 2020 and found in favour of the retailers on all the major issues.

The Supreme Court upheld the decision of the Court of Appeal, finding the schemes run by MasterCard and VISA infringed EU competition law. The only finding in favour of MasterCard and VISA centred on the process for the quantification of damages. Despite the precedent set by the Supreme Court, MasterCard and VISA continue to resist the claims.

The Joint Administrators' instructed solicitors are continuing to pursue this claim and are liaising with MasterCard and VISA in an effort to settle the claim out of Court. Court proceedings in this matter have been stayed until 30 August 2021 and consequently, if a commercial settlement cannot be reached out of Court, it is likely that resolution of this matter will not be possible until 2022 at the earliest, although there now appears to be a good prospect of further recoveries being possible under this claim.

4.4 Premises

The Joint Administrators are continuing to correspond with all relevant landlords to establish if any rent remains outstanding and payable in respect of the post Administration licence period. The Joint Administrators invite any landlords who believe they have outstanding post Administration rent due to contact them in writing setting out details of these liabilities as soon as possible.

5 ASSETS STILL TO BE REALISED

Assets still to be realised are:

- Any amounts realisable under the MasterCard and VISA claims referred to in 4.3 above

6 INVESTIGATIONS

- 6.1 Following their appointment, the Joint Administrators considered the information acquired in the course of appraising and realising the business and assets of the Company, together with information provided by the Company's directors and its creditors, to identify any further possible realisations for the estate and what further investigations, if any, might be appropriate.
- 6.2 That assessment did not identify any possible further realisations. In addition, the Joint Administrators concluded that no further investigations were required. If, however, any creditor is aware of any particular matters which they consider require investigation, they should please send full details to this office at the address given at the front of this report.
- 6.3 Regardless of the above, the Joint Administrators have complied with their statutory obligations under the Company Directors Disqualification Act 1986 and the appropriate report has been submitted to the relevant authority.

7 JOINT ADMINISTRATORS' REMUNERATION AND EXPENSES**Pre-Administration Costs**

- 7.1 On 11 March 2016, the secured and preferential creditors approved payment of the following pre-Administration costs as an expense of the Administration:

Charged by	Services provided	Total approved £	Amount paid £	Amount unpaid £
Leonard Curtis	Meeting with Company and directors, assessing that Administration was the appropriate route, instructing agents and solicitors regarding the sale of the business. Assisting agents with the sale of the business, negotiating with interested parties and secured creditors.	91,298.00	91,298.00	-
Hilco Valuation Services	Asset valuation and sale negotiation	32,192.60	32,192.60	-
Colliers International	Asset valuation	11,250.00	11,250.00	-
Squire Patton Boggs (UK) LLP	Preparation of sale contract and Administration appointment documents and legal advice generally	42,268.50	42,268.50	-
	Total	177,009.10	177,009.10	-

- 7.2 These costs were paid in a previous reporting period.

Joint Administrators' Remuneration

- 7.3 On 11 March 2016, the secured and preferential creditors agreed that the remuneration of the Joint Administrators be fixed by reference to time properly spent by them and their staff in attending to matters as set out in the Fees Estimate (for an amount not exceeding £277,610). Approval was also received to draw category 2 disbursements as referred to in section 8.1 below.
- 7.4 In our progress report dated 9 January 2017, we advised that time incurred in the Administration had exceeded that initial estimate. A Revised Fees Estimate of £650,437.50 was issued and was approved by the secured and preferential creditors on 10 January 2017.
- 7.5 The time charged by the Joint Administrators for the period of this report amounts to £14,513.50. This represents 31.8 hours at an average rate of £456.40 per hour. A summary of time costs incurred in the period is set out at

A. LEVY & SON LIMITED – IN ADMINISTRATION

Appendix C, together with a detailed description of work undertaken in the period, attributable to each category of time costs, and an explanation of why it was necessary for that work to be performed.

- 7.6 Attached, at Appendix D, is a summary of total time costs incurred to date compared with time costs as set out in the Joint Administrators' Revised Fees Estimate.
- 7.7 You will note that total time costs incurred during the Administration to date exceed the Revised Fees Estimate by a significant amount. As demonstrated within the attached fee comparison summary at Appendix D, costs attributable to each category of time have been exceeded in most cases, but the principal reason for the excess is the significant additional time costs incurred by senior staff members in the categories of Landlords, dealing with the impact of Blue Inc Limited's CVA and Legal Assistance in the relation to these matters.
- 7.8 The Administration is not yet complete and it is likely that significant further time costs will be incurred in dealing with this matter, whilst the Joint Administrators continue to pursue the VISA/MasterCard claims and pay final distributions to the relevant classes of creditors. Fees drawn to date against total time costs incurred amount to £340,000. Recovery of our unpaid time costs will be limited by available funds. Accordingly we do not propose requesting secured and preferential creditors to consider a further revision to our fees estimate at this stage, although we reserve the right to do so in the event that significant further realisations are made.
- 7.9 Further guidance may be found in "Administration: A Guide for Creditors on Insolvency Practitioner Fees" (Version 1 – April 2021) which may be downloaded from:
<https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/>
- 7.10 If you would prefer this to be sent to you in hard copy please contact Dane O'Hara of this office on 020 7535 7000.

8 JOINT ADMINISTRATORS' EXPENSES

- 8.1 Creditors will recall that the Joint Administrators have previously circulated a 'Statement of Likely Expenses' in this matter.

Expenses are separated into the following categories:

- (i) Standard Expenses: this category includes expenses payable by virtue of the nature of the Administration process and / or payable in order to comply with legal or regulatory requirements.
- (ii) Case Specific Expenses: this category includes expenses likely to be payable by the Joint Administrators in carrying out their duties in dealing with issues arising in a particular case. Also included within this category are costs that are directly referable to the Administration but are not paid to an independent third party (and which may include an element of allocated costs). These are known as "Category 2 expenses" and are subject to the approval of the creditors.

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

- 8.2 A copy of the Joint Administrators' statement of likely expenses, together with comparative details of expenses incurred during the current reporting period and confirmation as to whether those amounts are paid or unpaid is set out at Appendix E.
- 8.3 As previously advised, our agents, Cerberus Recoveries, have incurred significant costs in assisting the Joint Administrators with licence arrears and landlord issues. Cerberus Recoveries have been paid £75,000, none of which has been paid in the period covered by this report. Whilst Cerberus Recoveries continue to assist the Joint Administrators in relation to the licence arrears and landlord issues, in the absence of any further significant

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realisations we do not anticipate paying Cerberus Recoveries any further fees. We will advise creditors in due course if the position changes.

- 8.4 Attached at Appendix F is additional information in relation to the firm's policy on staffing, the use of sub-contractors, disbursements and details of our current charge-out rates by staff grade. Please be aware that the firm's charge out rates have been amended with effect from 1 March 2021.
- 8.5 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 5% in value of the unsecured creditors (including the creditor in question), or with the permission of the court, may make a written request to the Joint Administrators for further information about remuneration or expenses set out in this report.
- 8.6 Under Rule 18.34 of the Rules, any secured creditor, or any unsecured creditor with either the concurrence of at least 10% in value of the unsecured creditors (including that creditor) or the permission of the court, may apply to the court, on the grounds that the basis fixed for the Joint Administrators' remuneration is inappropriate, or the remuneration or expenses charged by the Joint Administrators are, in all the circumstances, excessive.
- 8.7 The application must be made no later than eight weeks after receipt of the progress report that first reports the fee basis, the charging of the remuneration or the incurring of the expenses in question.
- 8.8 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 Administration.

9 ESTIMATED OUTCOME FOR CREDITORS

Secured Creditors

- 9.1 Barclays hold a fixed and floating charge dated 12 June 2006 over the assets of the Company. Barclays were not owed any monies at the date of Administration.
- 9.2 Blue Inc Limited hold a fixed and floating charge dated 4 November 2014 over the assets of the Company. Blue Inc were owed £4.3 million at the date of Administration.
- 9.3 An amount was retained by Blue Inc Limited as charge holder, by way of set off against the consideration paid for the business. The retention was made in anticipation of future distributions to Blue Inc Limited under the fixed and floating charges held. Further secured creditor distributions will be wholly reliant on the outcome of the MasterCard and VISA claim as detailed in Section 4.3.

Preferential Claims

- 9.4 The only categories of claims which have preferential status are those of employees in respect of unpaid wages, accrued holiday pay and unpaid pension contributions. The Joint Administrators instructed employment specialists, Evolve Group Limited (formerly Insol Group Limited), to deal with the claims of the redundant employees who had worked at the 76 stores which were closed on appointment.
- 9.5 Preferential claims totalling £545,571 have previously been agreed and paid in full.

Prescribed Part

- 9.6 The Act provides that, where a company has created a floating charge after 15 September 2003, we must make a prescribed part of the company's net property available to the unsecured creditors. A prescribed part fund has been aside for the benefit of unsecured creditors in this case.

Unsecured Non-Preferential Claims

- 9.7 From April 2017, the Joint Administrators have had the discretion to admit claims from creditors with claims under £1,000 without receiving a proof of debt. The Joint Administrators confirm that, to date, no claims have been admitted under the small claims provisions.
- 9.8 Unsecured claims of £20,967,867 have been received to date. In addition HM Revenue & Customs ("HMRC") have an open appeal against VAT charges of £9,167,606.
- 9.9 The prospect of a distribution to unsecured creditors, other than under the prescribed part provisions, is entirely dependent upon a successful outcome to the Company's MasterCard and VISA claim referred to in 4.3 above. A prescribed part distribution will be payable to unsecured creditors in this case once the outstanding asset realisations detailed in Section 5 have been concluded.
- 9.10 If you have not already done so, please submit details of your claim to my office. A proof of debt form is attached at Appendix G for your ease of use.

10 MATTERS STILL TO BE DEALT WITH

Matters still to be dealt with before conclusion of the Administration include the following:

- Finalisation of the group claim against MasterCard and VISA as referred to in paragraph 4.3.
- Dealing with any further secured creditor distributions payable following the outcome of the MasterCard and VISA claim.
- Assignment or surrender of any outstanding premises leases.
- The formal agreement of creditor claims and payment of a prescribed part distribution to unsecured creditors.
- The payment of the balance of the Administration expenses, including the remuneration of the Joint Administrators.

11 EXTENSIONS TO THE ADMINISTRATION

- 11.1 As previously advised, the Joint Administrators applied to Court for a further extension of the Administration on 1 December 2017. The Court granted this extension on 8 January 2018 and the revised date for the end of the Administration was 18 July 2021.
- 11.2 Due to the ongoing MasterCard and VISA claim and the need to deal with any final distributions to secured and unsecured creditors (by way of the prescribed part), a further extension has been obtained from the Court, with a revised Administration end date of 17 July 2024.
- 11.3 The Joint Administrators will be discharged from liability immediately upon their appointment as Administrators ceasing to have effect.

12 NEXT REPORT

The Joint Administrators are required to provide a progress report which must be delivered within one month of the end of the next six months of the Administration or earlier if the Administration has been finalised.

13 DATA PROTECTION

Finally, when submitting details of your claim in the administration, you may disclose personal data to the Joint Administrators. 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 Administrators act as Data Controllers in respect of personal data they obtain in relation to this administration and are therefore responsible for complying with Data Protection Law in respect of any personal data they process. The Joint Administrators' privacy notice, which is attached to this report at Appendix H, 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.

If you wish to discuss the issues raised in this report or require any additional information, please contact this office.

Yours faithfully
for and on behalf of
A. LEVY & SON LIMITED



NEIL BENNETT
JOINT ADMINISTRATOR

Neil Bennett is authorised to act as an insolvency practitioner in the UK by the Insolvency Practitioners Association under office holder number 9083 and Alex Cadwallader is authorised to act as an insolvency practitioner in the UK by the Institute of Chartered Accountants in England and Wales under office holder number 9501

The affairs, business and property of the Company are being managed by the Joint Administrators, who act as agents of the Company without personal liability.

SUMMARY OF JOINT ADMINISTRATORS' APPROVED PROPOSALS

The following proposals were deemed approved on 25 February 2016:

- 1 The Joint Administrators continue to manage the business, affairs and property of the Company in such a manner as they consider expedient with a view to achieving the statutory purposes of the Administration.
- 2 In the event that there are no monies remaining to be distributed to creditors other than by virtue of the prescribed part the Company be dissolved as soon as all matters relating to the Administration have been completed.
- 3 If appropriate, the Joint Administrators file a notice with the Registrar of Companies in order that the Administration will cease and the Company will move automatically into Creditors' Voluntary Liquidation with a view to distributing the available funds. It is further proposed that N A Bennett and A D Cadwallader be appointed Joint Liquidators of the Company. Any act required or authorised under any enactment to be done by the liquidator is to be done by all or any one or more of the persons for the time being holding the office in question.
- 4 In the event that options 2 and 3 are not appropriate, the Joint Administrators take whatever action(s) they deem appropriate to end of the Administration.

**SUMMARY OF JOINT ADMINISTRATORS' RECEIPTS AND PAYMENTS ACCOUNT FOR THE PERIOD FROM
22 DECEMBER 2020 TO 21 JUNE 2021**

	Estimated Financial Position £	Fixed £	Previously Reported Floating £	Rent Account £	22.12.2020 - 21.06.2021			Total £
					Fixed £	Floating £	Rent Account £	
RECEIPTS								
Goodwill and Intellectual Property	200,000	200,000.00	-	-	-	-	-	200,000.00
Stock	800,000	-	800,000.00	-	-	-	-	800,000.00
Fixtures & Fittings	160,000	-	160,000.00	-	-	-	-	160,000.00
Motor Vehicles	60,000	-	50,000.00	-	-	-	-	50,000.00
Balance at Bank	1,993,623	-	2,189,883.99	-	-	-	-	2,189,883.99
Prepayments	Uncertain	-	373,782.03	-	-	-	-	373,782.03
	3,193,623	200,000.00	3,563,766.02	-	-	-	-	3,763,766.02
Sundry Receipts		-	43,904.00	-	-	-	-	43,904.00
Service Charge Refund		-	257.74	-	-	-	-	257.74
Sundry Refunds		-	3,644.59	-	-	-	-	3,644.59
Licence Fees		-	-	6,732,277.39	-	-	-	6,732,277.39
Deposit Interest Gross		7.33	4,082.53	299.06	-	-	-	4,388.92
		200,007.33	3,615,654.88	6,732,576.45	-	-	-	10,548,239.66
PAYMENTS								
Pre Administration Costs		39,876.52	138,132.58	-	-	-	-	177,009.10
Solicitors' Fees and Expenses		-	151,960.70	-	-	-	-	151,960.70
Agents' Fees and Expenses - Insol		-	42,915.00	-	-	-	-	42,915.00
Other Professional Fees		-	105,291.34	-	-	-	-	105,291.34
Professional Fees - Carbanus		-	75,000.00	-	-	-	-	75,000.00
Accountants' Fees		-	15,250.00	-	-	-	-	15,250.00
Rent		-	-	6,752,668.12	-	-	-	6,752,668.12
Landlord's Distraint		-	987.27	-	-	-	-	987.27
HMRC Duty Deferment Bond		-	197,303.41	-	-	-	-	197,303.41
Bank Interest and Charges		-	46,562.16	-	-	-	-	46,562.16
Sundry Payments		-	600.42	-	-	-	-	600.42
Pension Scheme		-	6,988.08	-	-	-	-	6,988.08
Insurance		-	6,559.05	-	-	-	-	6,559.05
Statutory Advertising		-	78.75	-	-	-	-	78.75
Bordereau Fee		-	750.00	-	-	-	-	750.00
IT Licence Fee		-	87.00	-	-	-	-	87.00
Printing, Photocopying & Postage		-	4,995.84	-	-	-	-	4,995.84
Sundry Expenses/Disbursements		-	722.22	-	-	-	-	722.22
Joint Administrators' Remuneration		-	340,000.00	-	-	-	-	340,000.00
Settlement of Landlord CRAR Claim		-	50,000.00	-	-	-	-	50,000.00
		39,876.52	1,184,183.82	6,752,668.12	-	-	-	7,975,728.46
DISTRIBUTIONS								
Blue Inc (UK) Limited - on account		150,000.00	1,500,457.62	-	-	-	-	1,650,457.62
Preferential Creditors - paid in full		-	545,570.79	-	-	-	-	545,570.79
Balance in Hand		11,130.81	385,442.65	(20,091.67)	-	-	-	376,481.79

Represented by:

Fixed Charge Account	11,130.81
Floating Charge Account	340,642.70
Rent Deposit Account	24,708.28
	376,481.79

APPENDIX C

SUMMARY OF JOINT ADMINISTRATORS' TIME COSTS FOR THE PERIOD
FROM 22 DECEMBER 2020 TO 21 JUNE 2021

	Director		Senior Manager		Administrator 1		Administrator 2		Administrator 4		Total		Average	
	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Hourly Rate £	Hourly Rate £
Receipts & Payments	-	-	1	44.50	5	140.00	-	-	-	-	6	184.50	307.50	
Assets	-	-	11	511.50	-	-	-	-	-	-	11	511.50	465.00	
Liabilities	-	-	3	139.50	-	-	-	-	-	-	3	139.50	465.00	
General Administration	-	-	3	135.50	-	-	-	-	-	-	3	135.50	451.67	
Post Appointment Creditor Reporting	12	630.00	123	5,575.50	-	-	2	50.00	2	33.00	139	6,288.50	452.41	
LEGAL SERVICES - Preparation	-	-	78	3,627.00	-	-	-	-	-	-	78	3,627.00	465.00	
LEGAL SERVICES - Attendance	-	-	2	93.00	-	-	-	-	-	-	2	93.00	465.00	
LEGAL SERVICES - In court	-	-	2	93.00	-	-	-	-	-	-	2	93.00	465.00	
LEGAL SERVICES - Letter out	-	-	43	1,999.50	-	-	-	-	-	-	43	1,999.50	465.00	
LEGAL SERVICES - Tel call	-	-	29	1,348.50	-	-	-	-	-	-	29	1,348.50	465.00	
LEGAL SERVICES - Email in	-	-	2	93.00	-	-	-	-	-	-	2	93.00	465.00	
Total	12	630.00	297	13,660.50	5	140.00	2	50.00	2	33.00	318	14,513.50		
Average Hourly Rate (£)		525.00		459.95		280.00		250.00		165.00		456.40		
All Units are 6 minutes														

**DESCRIPTION OF TIME SPENT BY CATEGORY
PERIOD FROM 22 DECEMBER 2020 TO 21 JUNE 2021**

Receipts and Payments

Work carried out under this category in the period of this report can be summarised as follows:

- Corresponding with HMRC regarding the submission of Vat returns.

These are statutory requirements and provide no benefit to creditors. The above work will continue to be carried out as the Administration continues.

Assets

Work carried out under this category can be summarised as follows:

- Liaising with ILaw regarding ongoing action against MasterCard and VISA.

Liabilities

This category of time includes both statutory and non-statutory matters.

Statutory

- Processing of claims from the Company's creditors. In this case, creditors' claims received have simply been noted and will be adjudicated and agreed in due course.

Non-statutory

- Dealing with correspondence from the Company's creditors including trade creditors, utility suppliers, rating authorities and landlord unsecured claims.

The above work will continue to be carried out as the Administration continues

General Administration

- Maintaining the case files.
- Filing of correspondence.
- General correspondence.

These are statutory requirements and provide no benefit to creditors. The above work will continue to be carried out as the Administration continues.

Post Appointment Creditor Reporting

- Preparation of the six month progress report issued to creditors in January 2021.
- Dealing with Court application for further extension of the Administration term.

The above is a statutory requirement but also ensures that creditors remain informed on progress being made in the Administration. Significantly more time has been incurred over and above that in the revised Fees Estimate as a result of the two extensions to the Administration and additional progress reports falling due as a result of the extensions.

Ongoing six monthly progress reports will continue to be issued as the Administration continues. In addition, a final progress report to conclude the Administration will be prepared under this category once the Administration is able to be finalised.

Legal Assistance/Services

- Leonard Curtis Legal Services have assisted in dealing with correspondence received from the landlords of the store portfolio and dealing with solicitor correspondence.
- Leonard Curtis Legal have assisted with the preparation and filing of an application to Court for the second extension of the Administration term, which relates to the majority of legal costs incurred in the period covered by this report.

The above work may continue to be carried out until all the stores contained within the store portfolio have been dealt with accordingly.

APPENDIX D

SUMMARY OF JOINT ADMINISTRATORS' TOTAL TIME COSTS TO DATE
INCORPORATING A COMPARISON WITH THE JOINT ADMINISTRATORS' APPROVED FEE ESTIMATE

	Director		Senior Manager		Manager 1		Manager 2		Administrator 1		Administrator 2		Administrator 3		Administrator 4		Total	Average		Revised Fees Estimate £	Costs Incurred to Date £	Increase/ (Decrease) £
	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Units	Cost £	Hourly Rate £			
Statutory & Review	297	13,365.00	104	4,276.00	117	4,295.50	166	5,312.00	28	728.00	-	-	-	-	85	1,275.00	797	29,243.50	366.92	19,356.00	29,243.50	9,887.50
Receipts & Payments	-	-	65	2,700.00	259	9,453.50	285	9,120.00	42	1,102.00	-	-	-	-	157	2,367.00	808	24,742.50	306.22	16,503.50	24,742.50	8,239.00
Insurance	-	-	-	-	31	1,131.50	65	2,080.00	-	-	-	-	-	-	13	195.00	109	3,406.50	312.52	4,421.50	3,406.50	(1,015.00)
Assets	419	18,855.00	78	3,265.50	407	14,888.50	508	16,256.00	93	2,418.00	1	23.00	-	-	440	6,600.00	1,946	62,306.00	320.17	55,563.50	62,306.00	6,742.50
Liabilities	324	14,977.50	66	2,740.00	374	13,720.00	474	15,168.00	125	3,250.00	67	1,541.00	20	420.00	4,190	62,916.00	5,640	114,732.50	203.43	141,661.00	114,732.50	(26,928.50)
Landlords	2,556	115,395.00	199	8,239.50	1,646	60,142.00	5,729	183,328.00	755	19,630.00	800	18,400.00	-	-	4,961	74,419.50	16,646	479,554.00	288.09	340,122.50	479,554.00	139,431.50
Trading	28	1,320.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	1,320.00	471.43	-	1,320.00	1,320.00
Debtenture Holder	139	6,255.00	-	-	82	2,993.00	48	1,536.00	2	52.00	-	-	-	-	15	225.00	286	11,081.00	386.75	11,269.50	11,061.00	(208.50)
General Administration	320	14,505.00	172	7,064.50	193	7,053.50	240	7,682.50	89	2,314.00	42	966.00	30	630.00	727	10,921.50	1,813	51,137.00	282.06	25,850.00	51,137.00	25,287.00
Appointment	12	540.00	10	410.00	-	-	15	480.00	10	260.00	-	-	-	-	40	600.00	87	2,280.00	263.22	2,290.00	2,290.00	-
Post Appointment Creditor Reporting	257	11,790.00	275	8,525.00	290	10,972.00	287	9,184.00	215	5,590.00	24	560.00	15	315.00	415	6,228.00	1,778	53,164.00	299.01	29,330.00	53,164.00	23,834.00
Investigations	12	540.00	-	-	-	-	-	-	-	-	-	-	-	-	3	45.00	15	585.00	390.00	585.00	585.00	-
Blue Inc CVA	397	17,865.00	25	1,025.00	38	1,387.00	481	14,752.00	10	260.00	-	-	-	-	117	1,755.00	1,048	37,044.00	353.47	-	37,044.00	37,044.00
Legal Services	1,261	58,252.50	256	11,354.00	-	-	-	-	150	3,900.00	-	-	-	-	64	960.00	1,731	74,466.50	430.19	3,485.00	74,466.50	70,981.50
Total	6,022	273,660.00	1,250	49,601.50	3,437	126,026.50	8,278	264,888.50	1,519	39,504.00	934	21,480.00	65	1,365.00	11,227	169,507.00	32,732	945,052.50		650,437.50	945,052.50	294,615.00
Average Hourly Rate (£)		454.43		396.31		366.68		320.00		260.07		230.09		210.00		150.09		288.72				

All Units are 6 minutes

APPENDIX E

**SUMMARY OF JOINT ADMINISTRATORS' EXPENSES
FROM 22 DECEMBER 2020 TO 21 JUNE 2021
INCORPORATING A COMPARISON OF THE JOINT ADMINISTRATORS'
STATEMENT OF LIKELY EXPENSES**

Standard Expenses

Type	Charged by	Description	Estimated Amount £	Total Amount Incurred in Previous Period £	Amount Incurred in This Period £	Amount Paid £	Amount Unpaid £
AML Checks	Business Tax Centre	Electronic client verification	10.00	25.00	-	25.00	-
Bond Fee	AUA Insolvency Risk Services	Insurance bond	750.00	750.00	-	750.00	-
Company Searches	-	Extraction of company Information from Companies House	10.00	-	-	-	-
Document Hosting	Pelstar Computing	Hosting of documents for creditors	500.00	1,331.40	107.80	576.80	862.40
Software Licence Fee	Pelstar Computing	Case management system licence fee	87.00	87.00	-	87.00	-
Statutory Advertising	Courts Advertising	Advertising	200.00	78.75	-	78.75	-
Storage Costs	Total Data Management	Storage of books and records	1,000.00	25.83	2.50	-	28.33
Postage & Printing	Leonard Curtis	Postage and external Printing relating to reports to creditors	3,500.00	4,281.79	-	3,553.44	728.35
Post Redirection	-	Redirection of post	-	-	-	-	-
Other	Leonard Curtis	Sundry Expenses/Disbursements	-	725.80	-	722.22	3.58
		Total standard expenses	6,057.00	7,305.57	110.30	5,793.21	1,622.66

A. LEVY & SON LIMITED – IN ADMINISTRATION

Case Specific Expenses

Type	Charged by	Description	Estimated Amount £	Total Amount Incurred in Previous Period £	Amount Incurred in This Period £	Total Amount Paid £	Total Amount Unpaid £
Agents' Fees	-	Assisting with retention of title and third party assets. Time costs.	10,000.00	-	-	-	-
Agents' Fees	Cerberus Recoveries	Assistance with collection of licence arrears and negotiations with landlord. Time costs.	-	75,000.00	-	75,000.00	-
Legal Fees	Squire Patton Boggs Limited	Legal advice and dealing with lease assignments and surrenders and solicitor correspondence. Time costs.	100,000.00	164,987.27	-	164,987.27	-
Legal Fees	HBJ Gateley	Lease assignments and surrenders of the Scottish properties. Time costs.	-	6,090.83	-	6,090.83	-
Legal Fees	Addleshaw Goddard LLP	Legal advice in relation to Blue Inc CVA and dealing with Administration Extension. Time costs.	-	16,150.00	-	16,150.00	-
ERA Services	Evolve Group Limited (Formerly Insol Group Limited)	Dealing with employee claims including pension scheme. Fixed fee per employee.	40,000.00	42,915.00	-	42,915.00	-
Accountant's Fees	Harris & Trotter LLP	General accountancy advice. Time costs.	-	7,750.00	-	7,750.00	-
Professional Fees	PwC	Dealing with HMRC VAT appeal. Time costs.	-	16,710.00	-	16,710.00	-
Other Professional Fees	CAPA	Rates refunds – percentage of recoveries (20%)	-	72,262.62	-	72,262.62	-
Other Professional Fees	Kingford Partnership Limited	Rates refunds – percentage of recoveries (20%)	-	1,024.82	-	1,024.82	-

A. LEVY & SON LIMITED – IN ADMINISTRATION

Other Professional Fees	Goodman Nash Ltd	Rates refunds – percentage of recoveries (20%)	-	3,418.14	-	3,418.14	-
Other Professional Fees	Altus UK LLP	Rates refunds – percentage of recoveries (20%)	-	12,428.99	-	12,428.99	-
Other Professional Fees	Kingford Ashton UL	Rates refunds – percentage of recoveries (20%)	-	1,877.59	-	1,877.59	-
Other Professional Fees	Check and Challenge Limited	Rates refunds – percentage of recoveries (20%)	-	27.45	-	27.45	-
Photocopying – 10p per copy	Leonard Curtis	Category 2 disbursement requiring specific creditor / committee approval	500.00	1,442.40	-	1,164.40	278.00
		Total case specific expenses	150,500.00	422,085.11	-	421,807.11	278.00

LEONARD CURTIS POLICY REGARDING FEES, EXPENSES AND DISBURSEMENTS

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

Staff Allocation and Charge Out Rates

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

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

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

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

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

Use of Associates

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

Whilst we are not aware of any third parties who meet the legal definition of "Associate" we are aware that there is a perceived association between LC and Pelstar Limited. Pelstar Limited provides insolvency case management software and document hosting facilities to LC. LC employs an individual who is married to a director of Pelstar Limited. Pelstar Limited's costs are set out in the tables below.

Use of Professional Advisors

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

A. LEVY & SON LIMITED – IN ADMINISTRATION

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

Use of Subcontractors

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

Categorisation of Expenses

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

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

Type	Description	Amount																								
AML checks via Smartsearch	Electronic client verification in compliance with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017	£5.00 plus VAT per search																								
Bond / Bordereau fee via AUA Insolvency Services	Insurance bond to protect the insolvent entity against any losses suffered as a result of the fraud or dishonesty of the IP	£10.00 to £1,200.00 dependent on value of assets within case																								
Company searches via Companies House	Extraction of company information from Companies House	£1.00 per document unless document can be accessed via the free service																								
Document hosting via Pelstar Limited (see Use of Associates and Category 2 expenses)	Hosting of documents via a secure portal for access by creditors/shareholders. Costs are charged per upload plus VAT and are generally dependent upon the number of creditors. The costs are commensurate with those charged by other providers of comparable services.	<table><tr><th>Type</th><th>First 100</th><th>Every addtl 10</th></tr><tr><td>ADM</td><td>£14.00</td><td>£1.40</td></tr><tr><td>CVL</td><td>£7.00</td><td>£0.70</td></tr><tr><td>MVL</td><td>£7.00</td><td>£0.70</td></tr><tr><td>CPL</td><td>£7.00</td><td>£0.70</td></tr><tr><td>CVA</td><td>£10.00</td><td>£1.00</td></tr><tr><td>BKY</td><td>£10.00</td><td>£1.00</td></tr><tr><td>IVA</td><td colspan="2">£10 p.a. or £25 for life of case</td></tr></table>	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	
		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																									
Software Licence fee hosting via Pelstar Limited (see Use of Associates and Category 2 expenses)	Payable to software provider for use of case management system. The costs are commensurate with those charged by other providers of comparable services.	£87.00 plus VAT per case																								
Postage via Royal Mail or Postworks	Cost of posting documents which are directly attributable to a case to external recipients	Calculated in accordance with applicable supplier rates and dependent on the number of pages and whether the document is sent by international, first or second class post.																								
Post re-direction via Royal Mail	Redirection of post from Company's premises to office-holders' address	0-3 months £216.00 3-6 months £321.00 6-12 months £519.00																								

A. LEVY & SON LIMITED – IN ADMINISTRATION

Statutory advertising via advertising agents	Advertising of appointment, notice of meetings etc. - London Gazette - Other	£91.80 - £102.00 plus VAT per advert Dependent upon advert and publication
Storage costs	Costs of storage of case books and records	£5.07 plus VAT per box per annum plus handling charges

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

Type	Description	Amount
Agents' fees	Costs of appointed agents in valuing and realising assets	Time costs plus disbursements plus VAT
Debt Collection fees	Costs of appointed debt collectors in realising debts	Generally agreed as a % of realisations plus disbursements plus VAT
Legal fees	Costs of 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 expenses	See Category 1 and 2 expenses notes below	See Category 1 and 2 expenses notes below

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

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

Business mileage	45p per mile
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Payments to Associates (as defined above) are categorised by LC in the same way as Category 2 expenses.

Category 2 expenses and payments to Associates may only be drawn if they have been approved in the same manner as an office holder's remuneration.

Proof of Debt – General Form
Relevant date: 19 January 2016

Please e-mail completed form to:

recovery@leonardcurtis.co.uk quoting ref: ALE06/DH/PROOF

Name of Company in Administration:

A. Levy & Son Limited

Company registered number:

00487019

1. Name of creditor (if a company, provide registration number)
2. Correspondence address of creditor (including email address)
3. Total amount of claim (£) at relevant date (include any Value Added Tax)
4. If amount in 3 above includes outstanding uncapitalised interest, state amount (£)
5. Details of how and when the debt was incurred (if you need more space attach a continuation sheet to this form)
6. Details of any security held, the value of the security and the date it was given

A. LEVY & SON LIMITED – IN ADMINISTRATION

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

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8. Details of any document by reference to which the debt relates

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

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10. Date of signing:

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11. Address of person signing (if different from 2 above)

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12. Name in BLOCK LETTERS

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13. Position with, or relation to, creditor

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Notes:

1. There is no need to attach them now but the office-holder may ask you to produce any document or other evidence which is considered necessary to substantiate the whole or any part of the claim, as may the chairman or convenor of any qualifying decision procedure.
2. This form can be authenticated for submission by email by entering your name in block capitals and sending the form as an attachment from an email address which clearly identifies you or has been previously notified to the office-holder. If completing on behalf of the company, please state your relationship to the company.
3. **Please e-mail completed form to:**

recovery@leonardcurtis.co.uk quoting ref: ALE06/DH/PROOF

PRIVACY NOTICE

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