

In accordance with  
Rule 6.28 of the  
Insolvency (England &  
Wales) Rules 2016 and  
Section 106(3) of the  
Insolvency Act 1986.

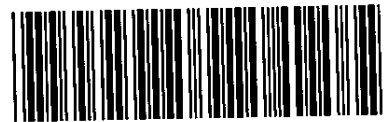
# LIQ14

## Notice of final account prior to dissolution in CVL



Companies House

SATURDAY



A07 \*A7XFEJE\* 19/01/2019 #308  
COMPANIES HOUSE

### 1 Company details

Company number 0 4 9 3 5 8 1 8

Company name in full DCCTV & Security Systems Limited  
formerly Direct CCTV & Security Systems Limited

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

### 2 Liquidator's name

Full forename(s) Alan Brian

Surname Coleman

### 3 Liquidator's address

Building name/number The Copper Room

Street Deva Centre

Post town Trinity Way

County/Region Manchester

Postcode M 3 7 B G

Country

### 4 Liquidator's name

Full forename(s)

Surname

① 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

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

# LIQ14

Notice of final account prior to dissolution in CVL

## 6 Liquidator's release

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

:

## 7 Final account

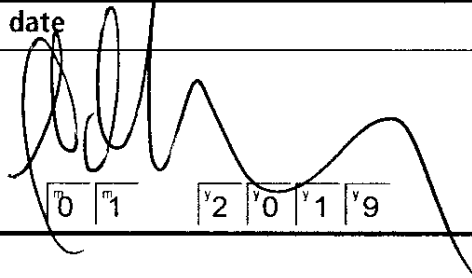
☐ I attach a copy of the final account.

## 8 Sign and date

Liquidator's signature

Signature

X



X

Signature date

d

1

d

7

m

0

m

1

y

2

y

0

y

1

y

9

# LIQ14

## Notice of final account prior to dissolution in CVL



### Presenter information

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name	John Fitzgerald				
Company name	Royce Peeling Green Limited				
Address	The Copper Room				
	Deva Centre				
Post town	Trinity Way				
County/Region	Manchester				
Postcode	M	3		7	B G
Country					
DX					
Telephone	0161 608 0000				



### 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](http://www.gov.uk/companieshouse) or email [enquiries@companieshouse.gov.uk](mailto: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](http://www.gov.uk/companieshouse)

# **Liquidator's Final Progress Report to Creditors and Members**

**DCCTV & Security Systems Limited**

**formerly Direct CCTV & Security Systems Limited**

**In Creditor's Voluntary Liquidation**

**10 July 2018 – 14 January 2019**

**DCCTV & SECURITY SYSTEMS LIMITED**  
**FORMERLY DIRECT CCTV & SECURITY SYSTEMS LIMITED**  
**IN CREDITORS' VOLUNTARY LIQUIDATION**

**CONTENTS**

- 1** Introduction
- 2** Progress of the Liquidation
- 3** Unrealisable Assets
- 4** Outcome for Creditors
- 5** Liquidator's Remuneration
- 6** Creditors' Rights
- 7** Conclusion

**APPENDICES**

- A** Receipts and Payments Account from 10 July 2018 to 14 January 2019 together with a cumulative Receipts and Payments Account for Period from 10 July 2015 to 14 January 2019
- B** Time Analysis for the period 10 July 2018 to 9 November 2018 together with a cumulative Time Analysis for the Period from 10 July 2015 to 9 November 2018
- C** Additional Information in relation to Liquidator's Fees, Expenses & Disbursements
- D** Privacy Notice

**DCCTV & SECURITY SYSTEMS LIMITED**  
**FORMERLY DIRECT CCTV & SECURITY SYSTEMS LIMITED**  
**IN CREDITORS' VOLUNTARY LIQUIDATION**

**1 Introduction**

- 1.1 Alan Brian Coleman of Royce Peeling Green Limited, The Copper Room, Deva Centre, Trinity Way, Manchester, M3 7BG, was appointed as Liquidator of DCCTV & Security Systems Limited formerly Direct CCTV & Security Systems Limited (**'the Company'**) on 10 July 2015.
- 1.2 As the Liquidation is now complete, I am required to provide a progress report covering the period since my last progress report. This is my final report in the Liquidation and covers the period from 10 July 2018 to 14 January 2019 (**'the Period'**).
- 1.3 The principal trading address of the Company was Unit K, Altbarn Industrial Estate, Lordswood Industrial Estate, Chatham, Kent, ME5 8UD. Its previous trading address was Victoria Way, Admirals Park, Crossway Business Park, Dartford, Kent, DA2 6QD.
- 1.4 The business traded under the name Direct CCTV & Security Systems Limited. It changed its name to DCCTV & Security Systems Limited on 18 June 2015.
- 1.5 The registered office of the Company has been changed to The Copper Room, Deva Centre, Trinity Way, Manchester, M3 7BG and its registered number is 04935818.
- 1.6 Information about the way that we will use, and store personal data on insolvency appointments can be found in the attached Privacy Notice.

**2 Progress of the Liquidation**

- 2.1 This section of the report provides creditors with an overview of the progress made in the Period, together with information on the overall outcome of the Liquidation.
- 2.2 At Appendix A, I have provided an account of my Receipts and Payments account (**'R&P'**) for the Period, together with a cumulative account since my appointment which provides details of the remuneration charged and expenses incurred and paid by the Liquidator.

**Receipts**

- 2.3 There have been no receipts during the Period.

**Payments**

**Liquidator's Remuneration**

- 2.4 During the Period, remuneration of £250.00 was drawn by the Liquidator. Further information regarding the Liquidator's remuneration can be found at Section 5 of this report.

**Administration (including statutory compliance & reporting)**

- 2.5 As noted in my previous reports, the Liquidator must comply with certain statutory obligations under the Insolvency Act 1986 and other related legislation. Details about the work undertaken in this regard has been outlined previously.

**Realisation of Assets**

**Motor Vehicles subject to Hire Purchase**

- 2.6 Prior to Liquidation, the Company was in possession of nine vehicles subject to finance. At the time that the statement of affairs was prepared it was understood that only one of the vehicles had any realisable equity. It was known that one other vehicle had positive equity but it was anticipated that the finance company would enforce a consolidation clause meaning it

**DCCTV & SECURITY SYSTEMS LIMITED**  
**FORMERLY DIRECT CCTV & SECURITY SYSTEMS LIMITED**  
**IN CREDITORS' VOLUNTARY LIQUIDATION**

would be able to repossess the vehicle, as a result of another vehicle being in negative equity. It transpired that no consolidation clause existed.

- 2.7 The finance companies were invited to take possession of the remaining seven vehicles with negative equity.
- 2.8 One of the remaining vehicles had a book value of £10,728, with an estimated to realise value of £8,750 and after deduction of outstanding finance, the estimated surplus was £5,813. A former employee of the company purchased this vehicle for £5,813. On 24 July 2015, payment was made using 2 credit cards and card charges incurred were £95.36. The outstanding finance of £2,937 was paid by the purchaser. Net realisations in the Liquidation are £5,717.65.
- 2.9 The finance on one of the Company's vehicles ended in September 2015, leaving a full and final settlement payment of £16,772.96 due. The director of the Company contacted our agents as he wished to purchase the vehicle for £18,000. This would have provided a net receipt into the Liquidation of £1,227. In July 2015, our agents valued the vehicle at £20,800. Our agents requested an increased offer however the director informed our agents that due to the poor state of repair of the vehicle he believed his offer was reasonable. No other offers were received to purchase the vehicle. The offer was therefore accepted and on 23 September 2015, the director paid £18,000, of which £16,772.96 was paid to the finance company, resulting in net realisations of £1,227.04.

**Other Debtors**

- 2.10 Creditors may recall that the Liquidator was advised that the Company had lent funds to an unconnected third party in July and August 2012. At the date of appointment the sum of £90,000 was still outstanding from this individual. The Liquidator made demand for repayment of the debt but was advised that the debtor was experiencing financial difficulties.
- 2.11 After a period of dispute and then negotiation, an offer was made by the debtor to pay the sum of £35,000, over 8 months, in full and final settlement of the debt. This offer was accepted.

**Insurance Refund – Fleet Policy**

- 2.12 The sum of £235.48 was recovered, in respect of a refund on the Company's fleet insurance policy.

**Creditors (claims and distributions)**

- 2.13 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.
- 2.14 Claims from preferential creditors relate to employee claims and payments made on behalf of the Company by the Redundancy Payments Service ('RPS') following dismissal.
- 2.15 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**

- 2.16 You may recall from my first progress report to creditors that some of the work the Liquidator is required to undertake is to comply with legislation such as the Company Directors' Disqualification Act 1986 ('CDDA 1986') and Statement of Insolvency Practice 2 –

**DCCTV & SECURITY SYSTEMS LIMITED**  
**FORMERLY DIRECT CCTV & SECURITY SYSTEMS LIMITED**  
**IN CREDITORS' VOLUNTARY LIQUIDATION**

Investigations by Office Holders in Administration and Insolvent Liquidations ('SIP2') and may not necessarily bring any financial benefit to creditors, unless these investigations reveal potential asset recoveries that the Liquidator can pursue for the benefit of creditors

- 2.17 My report on the conduct of the Directors of the Company to the Department for Business, Energy & Industrial Strategy under the CDDA 1986 was submitted during the first year of the Liquidation and is confidential.
- 2.18 Since my last progress report I would advise that no further asset realisations have come to light that may be pursued by me for the benefit of creditors.

**3 Unrealisable Assets**

**Factored Books Debts**

- 3.1 The Company's books debts were factored. The Company had granted a fixed and floating charge to Lloyds Commercial Finance Ltd ("the Factor") on 30 April 2015. On the director's Statement of Affairs it was estimated that the debt owed to the Factor would be fully repaid leaving a small realisation of £1,845. However in October 2015, the Factor informed us that they were unable to collect any of the outstanding book debts as a result of advance invoicing by the Company. A claim for £51,094.17 was submitted in the Liquidation in November 2015.

**Cash at Bank**

- 3.2 On the director's Statement of Affairs cash at bank was stated at £828, this was the balance on 19 June 2015. Prior to the account being frozen direct debits and bank charges applied to the account resulted in the account being overdrawn by £27.63.

**4 Outcome for Creditors**

**Secured Creditors**

- 4.1 HSBC Bank Plc holds a fixed and floating charge over the Company's assets but there is no debt owed.
- 4.2 Lloyds Bank Commercial Finance Limited ('LBCF') also have a fixed and floating charge over the assets of the Company. LBCF will not recover any of its debt under its security. It has submitted a claim amounting to £51,094.17.

**Preferential Creditors**

- 4.3 Preferential claims were estimated in the Statement of Affairs at £12,252. No work has been undertaken to agree these claims due to insufficient realisations to enable a distribution to be made

**Unsecured Creditors**

- 4.4 I have received claims totalling £494,834 from 26 creditors. I have yet to receive claims from 12 creditors.
- 4.5 I can confirm that the realisations are insufficient to declare a dividend to the unsecured creditors.

**5 Liquidator's Remuneration**

- 5.1 Creditors approved that the basis of the Liquidator's remuneration be fixed by reference to the time properly spent by him and his staff in managing the Liquidation.



**DCCTV & SECURITY SYSTEMS LIMITED**  
**FORMERLY DIRECT CCTV & SECURITY SYSTEMS LIMITED**  
**IN CREDITORS' VOLUNTARY LIQUIDATION**

- 5.2 My time costs for the Period are £1,012.80. This represents 8.15 hours at an average rate of £124.27 per hour. Attached as Appendix C is a Time Analysis which provides details of the activity costs incurred by staff grade during the Period in respect of the costs fixed by reference to time properly spent by me in managing the Liquidation.
- 5.3 A narrative explanation of the work undertaken by the Liquidator during the Period can be found at Section 2 of this report and I would confirm that £250.00 has been drawn during the Period on account of my accrued time costs.
- 5.4 Also attached as Appendix B is a cumulative Time Analysis for the period from 10 July 2015 to 8 October 2018 which provides details of my time costs since the commencement of the Liquidation. These time costs total £23,534.80 which represents 170.85 hours at an average rate of £137.75 per hour. I would confirm that £20,370.00 has been drawn against my total time costs since my appointment and that no further amounts will be drawn in the Liquidation.
- 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.

A copy of 'A Creditors' Guide to Liquidators' Fees' is available on request or can be downloaded from <http://rpg.co.uk/downloads/fees/post20151001/Liquidations.pdf>.

**6 Creditors' rights**

- 6.1 Within 21 days of the receipt of this report, a secured creditor, or an unsecured creditor (with the concurrence of at least 5% in value of the unsecured creditors) may request in writing that the Liquidator provide further information about his remuneration or expenses which have been itemised in this progress report.
- 6.2 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 progress report 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 this progress report, are excessive.

**7 Conclusion**

- 7.1 This report together with final meetings of members and creditors will conclude my administration. Details of the final meetings and resolutions to be considered have been circulated with this report.

Yours faithfully



A B Coleman  
Liquidator

**DCCTV & Security Systems Limited formerly Direct CCTV & Security Systems Limited**  
**(In Liquidation)**  
**Liquidator's Abstract of Receipts & Payments**  
**From 10 July 2015 To 14 January 2019**

<b>S of A -</b>		<b>-</b>	
53,519.00	SECURED ASSETS Book Debts	NIL	NIL
(51,674 00)	SECURED CREDITORS Lloyds Bank Commercial Finance Limit	NIL	NIL
8,750.00 (2,937.00) 85,800 00 (112,056 00)	HIRE PURCHASE Motor Vehicles subject to Hire Purchas Finance Companies Motor Vehicles subject to Hire Purchas Finance Companies	5,813.00 (95.35) 18,000.00 (16,772.96)	6,944.69
828.00 Uncertain	ASSET REALISATIONS Cash at Bank Other Debtors Bank Interest Gross Insurance Refund - Fleet Policy	NIL 35,004 00 1.17 235.48	35,240.65
	COST OF REALISATIONS Petitioner's Costs Specific Bond Preparation of S of A. Pre Appointment Disbursements Liquidator's Fees Liquidator's Disbursements Legal Fees Legal Disbursements Irrecoverable VAT DVLA Re-Direction of Mail Statutory Advertising	920.00 24.00 6,000.00 198.40 20,470.00 95.12 13,442.89 567.10 19.03 35.00 160.00 253.80	(42,185.34)
(12,252.00)	PREFERENTIAL CREDITORS Employee Arrears/Hol Pay - Pref	NIL	NIL
(173,975.00) (31,117.00) (2,209.00) (144,450 00) (127,485.00)	UNSECURED CREDITORS Trade & Expense Creditors Employees HM Revenue & Customs (Tax) HM Revenue & Customs (PAYE) HM Revenue & Customs (VAT)	NIL NIL NIL NIL NIL	NIL
(100 00)	DISTRIBUTIONS Ordinary Shareholders	NIL	NIL

**DCCTV & Security Systems Limited formerly Direct CCTV & Security Systems Limited**  
**(In Liquidation)**  
**Liquidator's Abstract of Receipts & Payments**  
**From 10 July 2015 To 14 January 2019**

<b>S of A -</b>		<b>-</b>
<hr/>		
<b>(509,358.00)</b>		<b>0.00</b>
<hr/>		
REPRESENTED BY		
<hr/>		
		<b>NIL</b>
<hr/>		

\_\_\_\_\_  
Alan Brian Coleman  
Liquidator

**DCCTV & SECURITY SYSTEMS LIMITED**  
**FORMERLY DIRECT CCTV & SECURITY SYSTEMS LIMITED**  
**IN CREDITORS' VOLUNTARY LIQUIDATION**

**Appendix C**

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

**8 Staff Allocation and the Use of Sub-Contractors**

- 8.1 The general approach to resourcing our assignments is to allocate staff with the skills and experience to meet the specific requirements of the case.
- 8.2 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.
- 8.3 We are not proposing to utilise the services of any sub-contractors in this case.

**9 Professional Advisors**

- 9.1 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.

<b>Name of Professional Advisor</b>	<b>Basis of Fee Arrangement</b>
Stephensons Solicitors (legal advice)	Hourly rate and disbursements
Marsh Limited (insurance)	Hourly rate and disbursements
JPS Chartered Surveyors (valuation and disposal advice)	Hourly rate and disbursements

- 9.2 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.

**10 Liquidator's Expenses & Disbursements**

- 10.1 Category 1 disbursements do not require approval by creditors. The type of disbursements that may be charged as a Category 1 disbursement 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.
- 10.2 Category 2 disbursements do require approval from creditors. 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 disbursements charged by this firm (where appropriate) were provided at the time the Liquidator's fees were approved by creditors.

**11 Charge-Out Rates**

- 11.1 Royce Peeling Green Limited's current charge-out rates effective from 1 August 2018 are detailed below. Please note this firm records its time in minimum units of 6 minutes

	<b>(Per hour)</b> <b>£</b>
Partner/Senior Insolvency Practitioner	275
Insolvency Practitioner/Senior Manager	250
Senior Administrator	150
Support/Cashier	50-102

# APPENDIX B

## DDCTV & Security Systems Limited formerly Direct CCTV & Security Systems Limited - In Creditors' Voluntary Liquidation

### Time spent by grade in the period from 10 July 2018 to 9 November 2018

	Office Holder £	Manager £	Admin £	Cashier £	Total Hours	Total Cost £	Average Rate £
Statutory & Compliance			5.95	1.40	7.35	842.80	114.67
Creditor Communications		0.50	0.30		0.80	170.00	212.50
<b>Total hours/Cost</b>	-	0.50	6.25	1.40	8.15	1,012.80	124.27

### Time spent by grade in the period from 10 July 2015 to 9 November 2018

	Office Holder £	Manager £	Admin £	Cashier £	Total Hours	Total Cost £	Average Rate £
Statutory & Compliance	5.50	13.10	40.40	22.15	81.15	10,709.40	131.97
Asset Realisation	6.30	4.80	6.70		17.80	3,260.00	183.15
Creditor Communications	5.50	1.70	15.70		22.90	3,316.80	144.84
Employees		0.30	4.60		4.90	478.80	97.71
Investigations / CDDA	0.70	11.50	31.90		44.10	5,769.80	130.83
<b>Total hours/Cost</b>	18.00	31.40	99.30	22.15	170.85	23,534.80	137.75

**DCCTV & SECURITY SYSTEMS LIMITED**  
**FORMERLY DIRECT CCTV & SECURITY SYSTEMS LIMITED**  
**IN CREDITORS' VOLUNTARY LIQUIDATION**

**Appendix C**

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

**8 Staff Allocation and the Use of Sub-Contractors**

- 8.1 The general approach to resourcing our assignments is to allocate staff with the skills and experience to meet the specific requirements of the case.
- 8.2 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.
- 8.3 We are not proposing to utilise the services of any sub-contractors in this case.

**9 Professional Advisors**

- 9.1 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.

<b>Name of Professional Advisor</b>	<b>Basis of Fee Arrangement</b>
Stephensons Solicitors (legal advice)	Hourly rate and disbursements
Marsh Limited (insurance)	Hourly rate and disbursements
JPS Chartered Surveyors (valuation and disposal advice)	Hourly rate and disbursements

- 9.2 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.

**10 Liquidator's Expenses & Disbursements**

- 10.1 Category 1 disbursements do not require approval by creditors. The type of disbursements that may be charged as a Category 1 disbursement 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.
- 10.2 Category 2 disbursements do require approval from creditors. 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 disbursements charged by this firm (where appropriate) were provided at the time the Liquidator's fees were approved by creditors.

**11 Charge-Out Rates**

- 11.1 Royce Peeling Green Limited's current charge-out rates effective from 1 August 2018 are detailed below. Please note this firm records its time in minimum units of 6 minutes.

	<b>(Per hour)</b>
	<b>£</b>
Partner/Senior Insolvency Practitioner	275
Insolvency Practitioner/Senior Manager	250
Senior Administrator	150
Support/Cashier	50-102

**DCCTV & SECURITY SYSTEMS LIMITED**  
**FORMERLY DIRECT CCTV & SECURITY SYSTEMS LIMITED**  
**IN CREDITORS' VOLUNTARY LIQUIDATION**

**Appendix D**

**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. Royce Peeling Green Limited 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 insolvency practitioners may process in most cases 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 Alan Brian Coleman by email at [acoleman@rpg.co.uk](mailto:acoleman@rpg.co.uk) 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.