

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

MONDAY



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A06

15/06/2020

#291

COMPANIES HOUSE

1 Company details

Company number 09467917
Company name in full Cash And Carry Windows (Oldham) Limited

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

2 Liquidator's name

Full forename(s) Allan Christopher
Surname Cadman

3 Liquidator's address

Building name/number 16 Oxford Court
Street Bishopsgate
Post town Manchester
County/Region
Postcode M23WQ
Country

4 Liquidator's name

Full forename(s) Stephen James
Surname Wainwright

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

5 Liquidator's address

Building name/number 16 Oxford Court
Street Bishopsgate
Post town Manchester
County/Region
Postcode M23WQ
Country

② 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



X

Signature date

'1

'5

'0

'6

'2

'0

'2

'0

LIQ14

Notice of final account prior to dissolution in CVL



Presenter information

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

Contact name Jonathan Molloy

Company name Poppleton & Appleby

Address 16 Oxford Court

Bishopsgate

Post town Manchester

County/Region

Postcode M 2 3 W Q

Country

DX

Telephone 0161 228 3028



Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☐ The company name and number match the information held on the public Register.
- ☐ You have attached the required documents.
- ☐ You have signed the form.



Important information

All information on this form will appear on the public record.



Where to send

You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:

The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ.
DX 33050 Cardiff.



Further information

For further information please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse

CASH AND CARRY WINDOWS (OLDHAM) LIMITED
(In Creditors' Voluntary Liquidation)

FINAL ACCOUNT

Allan Christopher Cadman
Stephen James Wainwright

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

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APPENDICES

1. Receipts and Payments Account for the period for the period from 23 November 2017 to 17 April 2020 which incorporates the period 23 November 2019 17 April 2020
2. Poppleton & Appleby Charging Policy Document
3. Poppleton & Appleby Privacy Policy Document
4. Notice of No Dividend
5. Notice that the Company's Affairs are Fully Wound-up
6. Relevant extracts of Rule 18.9 and Rule 18.34 of The Insolvency (England & Wales) Rules 2016

1. INTRODUCTION

Allan Christopher Cadman (IP number: 9522) and Stephen James Wainwright (IP number 5306) of Poppleton & Appleby, 16 Oxford Court, Bishopsgate, Manchester, M2 3WQ were appointed Joint Liquidators of Cash And Carry Windows (Oldham) Limited ("the Company") on 23 November 2017.

The purpose of this report is to detail my acts and dealing as Joint Liquidator of Cash And Carry Windows (Oldham) Limited (In Liquidation) ("the Company") for the year ended date and it should be read in conjunction with my previous correspondence to creditors.

The details of the Company are as follows:

Registered office:	16 Oxford Court, Bishopsgate, Manchester, M2 3WQ
Former Registered Office:	693 Windmill Lane, Denton, Manchester, M34 2ET
Registered Number:	09467917
Other trading names:	

2. DESCRIPTION OF WORK CARRIED OUT

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

General Description Statutory and General Administration

Statutory/advertising	Filing of documents to meet statutory requirements including annual receipts and payments accounts Annual corporation tax returns Quarterly VAT returns Advertising in accordance with statutory requirements Bonding the case for the value of the assets
Document maintenance/file review/checklist	Filing of documents Periodic file reviews documenting strategy Periodic reviews of the application of ethical, anti-money laundering and anti-bribery safeguards Maintenance of statutory and case progression task lists/diaries Updating checklists
Bank account administration	Preparing correspondence opening and closing accounts Requesting bank statements Bank account reconciliations Correspondence with bank regarding specific transfers Maintenance of the estate cash book Banking remittances and issuing cheques/BACS payments
Planning / Review	Discussions regarding strategies to be pursued Meetings with team members and independent advisers to consider practical, technical and legal aspects of the case
Books and records / storage	Dealing with records in storage Sending job files to storage
Pension scheme	Identifying whether there is a pension scheme
Reports	Circulating initial report to creditors upon appointment

General Description	Preparing annual progress report, investigation, meeting and general reports to creditors Circulating final report to creditors
Meeting of Creditors	Preparation of meeting notices, proxies/voting forms and advertisements notice of meeting to all known creditors Collate and examine proofs and proxies/votes to decide on resolutions Preparation of meeting file, including agenda, certificate of postage, attendance register, list of creditors, reports to creditors, advertisement of meeting and draft minutes of meeting. Responding to queries and questions following meeting Issuing notice of result of meeting.
Closure	Review case to ensure all matters have been finalised Draft final report Obtain clearance to close case from HMRC together with submitting final tax return Obtain final accounts from agents' solicitors and others instructed File documents with Registrar of Companies
Investigations	
SIP 2 Review	Collection and making an inventory of company books and records 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
Statutory reporting on conduct of director(s)	Preparing statutory investigation reports Liaising with Insolvency Service Submission of report with the Insolvency Service
Realisation of Assets	
Plant and Equipment	Liaising with valuers, auctioneers and interested parties Reviewing asset listings Liaising with landlords
Debtors	Collecting supporting documentation Correspondence with debtors Reviewing and assessing debtors' ledgers Dealing with disputes, including communicating with director
Leasing	Reviewing leasing documents Liaising with owners/lessors Tasks associated with disclaiming leases if appropriate
Stock	Reviewing stock values Analysing the value in WIP

**General
Description**

Retention of Title Claims	Receive initial notification of creditor's intention to claim Provision of retention of title claim form to creditor Meeting claimant on site to identify goods Assess and agree retention of title claim
Other assets: motor vehicles, plant & equipment, rates refund	Liaising with agents to agree disposal strategy Dealing with local council
Insurance	Identification of potential issues requiring attention of insurance specialists Reviewing insurance policies Correspondence with previous brokers

**Creditors and
Distributions**

Creditor Communication	Receive and follow up creditor enquiries via telephone Review and prepare correspondence to creditors and their representatives via facsimile, email and post Assisting employees to pursue claims via the RPO Corresponding with the PPF and the Pensions Regulator
Dealing with proofs of debt	Receipting and filing POD when not related to a dividend Corresponding with RPO regarding POD when not related to a dividend
Processing proofs of debt	Preparation of correspondence to potential creditors inviting submission of POD Receipt of POD, when requested Request further information from claimants regarding POD

3. ENQUIRES AND INVESTIGATIONS

During the administration of this case, the Joint Liquidators 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; making enquiries of the Company's accountants; reviewing information received from creditors; and collecting and examining the Company's bank statements, accounts and other records.

The director provided the books and records and a Statement of Affairs however, a completed questionnaire was not received.

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

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

This initial assessment has been completed and the Joint Liquidators did not identify any further assets or actions which might lead to a recovery for creditors.

Although this work did not generate any financial benefit to creditors, it was necessary to meet the statutory duties as well as conduct appropriate enquiries and investigations into potential rights of actions to enhance realisations.

Pre-Appointment transactions with connected parties

There are no pre-appointment transactions with connected parties to report.

4. RECEIPTS & PAYMENTS

My Receipts and Payments Account for the period ending 17 April 2020 is attached at Appendix 1.

I have detailed below key information about asset realisations and payments during the entire duration of the liquidation.

It is also important to state that Ian Maycock (BSc MRICS) of Charterfields Ltd were formerly instructed to value the assets of the Company, and they had confirmed their independence, and were qualified by RICS and they had adequate professional indemnity insurance.

RECEIPTS

Book Debts

The Company had residual book debts with an estimated to realise value of £1,560. The sum of £700 has been realised in this regard. The remaining debtors were irrecoverable and uneconomic to pursue with debtors citing counterclaims which could be neither proved nor disproved.

Business Rates Refund

It transpired during the liquidation that the Company was due a refund of business rates from Oldham MBC. The sum of £1,970.78 has been recovered.

Cash In Hand

At the outset of the liquidation, the Company had deposited the sum of £3,650 with the Joint Liquidators prior to the decision procedure. In addition, the sum of £80.89 was recovered following the closure of the Company's online banking facility, bringing the total realised in this regard to £3,730.89.

Contribution to Costs from Director

The Company's former director had underwritten the costs of the statement of affairs fee and the Joint Liquidators' disbursements to the extent that they exceeded available assets. The sum of £3,248.11 was received from private funds of the former director which are refundable to the extent that these exceed the above costs. As stated in my last Annual Progress Report to creditors it was expected that there would be a refund of a portion of these monies, and as such I would confirm that a refund in the sum of £1,456.88 has been repaid.

Motor Vehicle

The Company had a Ford Transit van which had been valued at £100 on an ex situ basis. The vehicle was disposed of by Charterfields Limited in the sum of £333.33 plus VAT was realised.

Plant & Machinery

The director's statement of affairs showed plant and machinery with a residual estimated to realise value of £800. Once again, the assets concerned were valued and disposed of by Charterfields Limited, agents and valuers, had valued these assets and were instructed to dispose of them. The sum of £2,000 was realised by way of sale to an independent third party by private treaty.

It can further be confirmed that the Company's plant and machinery which was subject to finance proved to have no equity for the benefit of creditors and hence it was repossessed by the finance company concerned.

Transactions with connected parties

There has been no sale of assets to any connected party.

PAYMENTS

Agents & Valuers' Fees

Charterfields Limited were instructed to prepare valuations and to dispose of the Company's residual chattel assets as outlined above. Their charges in this regard have been limited to £1,274.17 plus VAT.

Bank Charges

The Joint Liquidators have opened an account with Svenska Handelsbanken AB in the name of the Company to deal with estate funds. The sum of £3.66 has been charged by the bank in respect of charges during the entire liquidation. Of this amount the sum of £0.35 has been charged in the period since the last Annual Report to creditors.

Employee Claim Costs

Messrs EK Employment Law Consultants Limited (now Emprove Ltd) were engaged by the Joint Liquidators to deal with the statutory claims of the Company's former employees. Their charges in this regard amount to £330.00 plus VAT and paid within the current period under review.

Specific Bond

In all formal insolvency matters, office holders are required to put in place security for the proper performance of their functions. This security is known as a Bond and in this matter the specific premium payable has amounted to £80 and was payable to AUA insolvency Risk Services Limited.

Statutory Advertising

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

- Notice of Decision Procedures
- Notice of appointment and Special Resolution

The sum of £338.40 has been paid to Courts Advertising Limited in this regard.

Expenditure category

5. CREDITORS' CLAIMS

Secured Creditor

The Company has not granted any charges over its assets.

Preferential creditors

11 employees were made redundant prior to the Joint Liquidators' appointment. The relevant information for employees to submit claims has been made to the Redundancy Payments Office and information and help has been given to employees to enable them to submit their claims online. The Director's statement of affairs estimated that preferential claims would be to the order of £9,866.

As at the date of this Final Account, no formal preferential claim has been received from the Redundancy Payments Service. Irrespective of this, there will be no distribution available to preferential creditors.

Unsecured creditors

According to the Statement of Affairs in this matter, HMRC were shown to be owed a total of £45,300. As at the date of this report, no formal claim has been received from HMRC.

Including the HMRC liability above, total unsecured creditors as per the statement of affairs were £163,743. No formal claims have been received from HMRC or the Redundancy Payments Service. However, proofs have been received from 5 trade and expense creditors in the total sum of £16,480.90.

There will be no return to this class of creditor.

Prescribed Part

Where a floating charge is created after 15 September 2003 a prescribed part of the company's net property shall be made available to unsecured creditors.

The Company has not granted a floating charge to any creditor after 15 September 2003 and consequently there will be no prescribed part in this liquidation.

6. THE JOINT LIQUIDATORS' REMUNERATION & EXPENSES

Statement of Affairs Fee

The Joint Liquidators are authorised to draw a statement of affairs fee of £8,500 plus VAT, by virtue of a resolution passed 23 November 2017. This includes the additional sum of £1,000 because of the request to convene a physical meeting of creditors and would confirm that the sum of £8,500.00 plus VAT has been paid in full.

Joint Liquidators' Remuneration

The Joint Liquidators have not sought resolutions to fix the basis of their remuneration as the Company has no further assets or funds available. No remuneration has been paid.

Joint Liquidators' Disbursements

Category 1: Category 1 disbursements are those discharged to independent third parties (e.g. Bordereaux fees, advertising etc). Included in the expenditure explained above, the following Category 1 disbursements have been incurred. These are clearly disclosed within the attached receipts and payments account (net of VAT):

	In period £	In Liquidation £
Statutory Advertising	0.00	338.40
Specific Bond	0.00	80.00

Category 2: Category 2 disbursements are payments to the office holder which include elements of shared or overhead costs. The Joint Liquidators have not sought resolutions for the payment of Category 2 disbursements and hence none have been drawn.

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

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

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

7. CREDITORS' RIGHTS

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

An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Joint Liquidators' fees and the amount of any proposed expenses or expenses already incurred, within 8 weeks of receipt of this report. Any secured creditor may make a similar application to court within the same time limit.

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

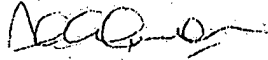
The Company's centre of main interest was in 693 Windmill Lane, Denton, Manchester, M34 2ET in respect of its registered office and Unit 2, Crompton Street, Oldham, Lancs, OL9 9ET in respect of the trading address. It is therefore considered that the EC Regulations will apply. These proceedings are main proceedings as defined in Article 3 of the EC Regulation.

9. CONCLUSION

There are no other matters outstanding and the affairs of the company have been fully wound up.

If you require any further information, please contact Jonathan Molloy on 0161 228 3028 or by e-mail at


jonathan@pandanorthern.co.uk



Allan Christopher Cadman
JOINT LIQUIDATOR

Cash And Carry Windows (Oldham) Limited
(In Liquidation)
Joint Liquidators' Summary of Receipts & Payments

Statement of Affairs £		From 23/11/2019 To 17/04/2020 £	From 23/11/2017 To 17/04/2020 £
	SECURED ASSETS		
10,000.00	Plant & Machinery & Motor Vehicle	NIL	NIL
		NIL	NIL
	SECURED CREDITORS		
(15,499.00)	Chargeholder - Liberty Leasing	NIL	NIL
		NIL	NIL
	ASSET REALISATIONS		
1,560.00	Book Debts	NIL	700.00
	Business Rates Refund	NIL	1,970.78
3,650.00	Cash in hand	NIL	3,730.89
	Contribution to Costs from Director	(1,456.88)	1,791.23
NIL	Fixtures & Fittings	NIL	NIL
100.00	Motor Vehicles	NIL	333.33
800.00	Plant & Machinery	NIL	2,000.00
NIL	Stock/WIP	NIL	NIL
		(1,456.88)	10,526.23
	COST OF REALISATIONS		
	Agents/Valuers Fees (1)	NIL	1,274.17
	Bank Charges	0.35	3.66
	Employee Claims Fees	NIL	330.00
	Preparation of S. of A.	NIL	8,500.00
	Specific Bond	NIL	80.00
	Statutory Advertising	NIL	338.40
		(0.35)	(10,526.23)
	PREFERENTIAL CREDITORS		
(9,866.00)	Wages & Holiday Pay	NIL	NIL
		NIL	NIL
	UNSECURED CREDITORS		
(15,000.00)	Directors Loan	NIL	NIL
(34,300.00)	HMRC - PAYE & NIC	NIL	NIL
(11,000.00)	HMRC - VAT	NIL	NIL
(18,540.00)	Redundancy & Wages in	NIL	NIL
(79,404.00)	Trade & Expense Creditors	NIL	NIL
		NIL	NIL
	DISTRIBUTIONS		
(1.00)	Ordinary Shareholders	NIL	NIL
		NIL	NIL
(167,500.00)		(1,457.23)	(0.00)
	REPRESENTED BY		



Allan Christopher Cadman
Joint Liquidator

CHARGING, EXPENSES AND DISBURSEMENTS POLICY STATEMENT EFFECTIVE FROM 1ST JULY 2019

Introduction

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

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

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

Fixed Fee Basis

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

Percentage Basis

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

Time Cost Basis

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

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

Grade of Staff	Hourly Chargeout Rate
Office Holder (Partner)	£350.00
Office Holder (Non Partner)	£325.00
Senior Manager	£275.00
Manager	£225.00
Administrator	£160.00
Cashier	£105.00
Trainee/Support Staff	£ 80.00

Staff Allocation and the Use of Sub-Contractors

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

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

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

Professional Advisors

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

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

Expenses and Disbursements Policy

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

Category 1

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

Category 2

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

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

Storage of records (per box per quarter) £6.00
(when not rechargeable as a Category 1 expense)

Partner/staff mileage (per mile) £0.45

Anti-Money Laundering Searches based upon the following charges:

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

VAT

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

FURTHER INFORMATION: Creditors Rights

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

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

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

16 OXFORD COURT
BISHOPSGATE
MANCHESTER M2 3WQ

TEL 0161 228 3028
FAX 0161 228 2335

THE MEDIA CENTRE
7 NORTHUMBERLAND STREET
HUDDERSFIELD HD1 1RL

TEL 01484 437 432
FAX 01484 483 100

WEB pandanonthern.co.uk

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

Poppleton & Appleby is the trading style of Poppleton Corporate Solutions LLP which is a limited liability partnership registered in England and Wales, registered number OC 393602. Registered Office: St Crispin House, St Crispin Way, Huddersfield, Lancashire BD4 3PW. A full list of members is available for inspection at 16 Oxford Court, Bishopsgate, Manchester M2 3WQ.

GENERAL DATA PROTECTION REGULATION ('GDPR')

Privacy Notice for Creditors

Introduction

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

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

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

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

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

Personal Information Required

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

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

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

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

Legal basis for processing information

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

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

Retention of Data and relevant time periods

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

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

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

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

Sharing of Data

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

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

What are your rights?

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

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

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

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

**16 OXFORD COURT
BISHOPSGATE
MANCHESTER M2 3WQ**

TEL 0161 228 3028
FAX 0161 228 2335

**THE MEDIA CENTRE
7 NORTHUMBERLAND STREET
HUDDERSFIELD HD1 1RL**

TEL 01484 437 432
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Charles M Brook, Allan C Cadman, Michelle L Chatterton and Stephen J Wainwright are authorised by the Insolvency Practitioners Association to take insolvency appointments in the United Kingdom. Partners or employees acting as Liquidator or Administrator do so as agents of the company to which they are appointed and without personal liability.

Poppleton & Appleby is the trading style of Churchill Corporate Solutions LLP which is a limited liability partnership registered in England and Wales, registered number OC393802. Registered Office: St Clements House, St Clements Way, Huddington, Leicestershire LE14 4SY. A full list of members is available for inspection at 16 Oxford Court, Bishopsgate, Manchester, M2 3WQ.

NOTICE OF NO DIVIDEND

Company Name: Cash And Carry Windows (Oldham) Limited (In Liquidation) ("the Company")
Company Number: 09467917

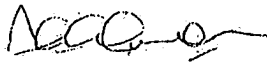
This Notice is given under Rule 14.36 of the Insolvency (England & Wales) Rules 2016 ("the Rules"). It is delivered by the Joint Liquidator of the Company, Allan Christopher Cadman, of Poppleton & Appleby 16 Oxford Court, Bishopsgate, Manchester, M2 3WQ (telephone number: 0161 228 3028), who was appointed by the members and creditors.

The Joint Liquidator gives notice confirming that no dividend will be declared in the Liquidation of the Company.

The funds realised have already been distributed or used or allocated for paying the expenses of the Liquidation.

The Joint Liquidator will now proceed to conclude the Liquidation and therefore any claims against the assets of the Company are required to be established by 18 May 2020.

Signed:



Allan Christopher Cadman
JOINT LIQUIDATOR

Dated: 17 April 2020

NOTICE THAT THE COMPANY'S AFFAIRS ARE FULLY WOUND UP

Company Name: Cash And Carry Windows (Oldham) Limited (In Liquidation) ("the Company")

Company Number: 09467917

This Notice is given under Rule 6.28 of the Insolvency (England & Wales) Rules 2016 ("the Rules"). It is delivered by the Joint Liquidator of the Company, Allan Christopher Cadman, of Poppleton & Appleby 16 Oxford Court, Bishopsgate, Manchester, M2 3WQ (telephone number: 0161 228 3028), who was appointed by the members and creditors.

The Joint Liquidator gives notice that the Company's affairs are fully wound up.

Creditors have the right:

- (i) to request information from the Joint Liquidator under Rule 18.9 of the Rules;
- (ii) to challenge the Joint Liquidator's remuneration and expenses under Rule 18.34 of the Rules; and
- (iii) to object to the release of the [Liquidator / Joint Liquidators] by giving notice in writing below before the end of the prescribed period to:

Allan Christopher Cadman

Poppleton & Appleby

16 Oxford Court, Bishopsgate, Manchester, M2 3WQ

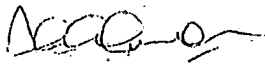
The prescribed period ends at the later of: (i) eight weeks after delivery of this notice, or (ii) if any request for information under Rule 18.9 of the Rules or any application to court under that Rule or Rule 18.34 of the Rules is made, when that request or application is finally determined.

The [Liquidator / Joint Liquidators] will vacate office under Section 171 of the Insolvency Act 1986 ("the Act") on delivering to the Registrar of Companies the final account and notice saying whether any creditor has objected to release.

The Joint Liquidators' will be released under Section 173 of the Act at the same time as vacating office unless any of the Company's creditors objected to release.

Relevant extracts of the Rules referred to above are provided overleaf.

Signed: _____



Allan Christopher Cadman
JOINT LIQUIDATOR

Dated: 17 April 2020

RELEVANT EXTRACTS OF RULES 18.9 AND 18.34 OF THE INSOLVENCY (ENGLAND & WALES) RULES 2016

Rule 18.9

- (1) The following may make a written request to the officeholder for further information about remuneration or expenses set out in a final report under rule 18.14:
 - a secured creditor;
 - an unsecured creditor with the concurrence of at least 5% in value of the unsecured creditors (including the creditor in question); or
 - any unsecured creditor with the permission of the court.
- (2) A request or an application to the court for permission by such a person or persons must be made or filed with the court (as applicable) within 21 days of receipt of the report by the person, or by the last of them in the case of an application by more than one creditor.

Rule 18.34

- (1) This rule applies to an application in a winding-up made by a person mentioned in paragraph (2) on the grounds that:
 - the remuneration charged by the officeholder is in all the circumstances excessive;
 - the basis fixed for the officeholder's remuneration under rules 18.16, 18.18, 18.19, 18.20 and 18.21 (as applicable) is inappropriate; or
 - the expenses incurred by the officeholder are in all the circumstances excessive.
- (2) The following may make such an application for one or more of the orders set out in rule 18.36 or 18.37 as applicable:
 - a secured creditor; or
 - an unsecured creditor with either
 - (i) the concurrence of at least 10% in value of the unsecured creditors (including that creditor),
 - or
 - (ii) the permission of the court.
- (3) The application by a creditor must be made no later than eight weeks after receipt by the applicant of the final report or account under rule 18.14 which first reports the charging of the remuneration or the incurring of the expenses in question.