

LIQ14

Notice of final account prior to dissolution in CVL



Companies House

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

1 Company details

Company number 0 9 9 9 0 5 9 7

Company name in full Vesta OML Limited

→ Filling in this form

Please complete in typescript or in
bold black capitals.

2 Liquidator's name

Full forename(s) Geoffrey Paul

Surname Rowley

3 Liquidator's address

Building name/number 2nd Floor

Street 110 Cannon Street

Post town London

County/Region

Postcode E C 4 N 6 E U

Country

4 Liquidator's name ①

Full forename(s) David

Surname Hudson

① Other liquidator

Use this section to tell us about
another liquidator.

5 Liquidator's address ②

Building name/number 2nd Floor

Street 110 Cannon Street

Post town London

County/Region

Postcode E C 4 N 6 E U

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

^d0^d5

^m0^m1

^y2^y0^y2^y3

**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	Connor Newman
Company name	FRP Advisory Trading Limited
Address	2nd Floor
	110 Cannon Street
Post town	London
County/Region	
Postcode	E C 4 N 6 E U
Country	
DX	cp.london@frpadvisory.com
Telephone	020 3005 4000

**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

Vesta OML Limited (formerly Oval Money Limited)
(In Liquidation)
Joint Liquidators' Abstract of Receipts & Payments
From 10 November 2021 To 9 November 2022

Statement of Affairs	£	£	£
<hr/>			
ASSET REALISATIONS			
Funds Transferred From Administratio	249,640.51		
Sale Proceeds	199,702.73		
Tax Refund	130,325.10		
Transferred from Euro AC	154.15		
Bank Interest Gross	55.72		
		<hr/>	579,878.21
COST OF REALISATIONS			
Consultancy Fees	76,731.37		
Joint Liquidators' Remuneration	59,548.37		
Joint Liquidators' Disbursements	2,117.75		
Legal Fees (1)	23,010.88		
Accountants' Fees	3,888.00		
Corporation Tax	10.45		
Employee Bonus	12,847.97		
Marketplace Closure Costs	7,834.96		
Statutory Advertising	243.00		
Bank Charges - Floating	91.00		
		<hr/>	(186,323.75)
PREFERENTIAL CREDITORS			
Preferential Creditors	6,290.11		
		<hr/>	(6,290.11)
UNSECURED CREDITORS			
Unsecured Creditors	382,050.32		
		<hr/>	(382,050.32)
			<hr/>
			5,214.03
			<hr/>
REPRESENTED BY			
Vat Recoverable Floating			5,214.03
			<hr/>
			5,214.03
			<hr/>

David Hudson
Joint Liquidator

FRP

Vesta OML Limited (formerly Oval Money Limited) (in Liquidation)

The Liquidators' Final Account pursuant to section 106 of the Insolvency Act 1986
and The Insolvency Rules 2016

9 November 2022

Contents and abbreviations



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2.	Final outcome for the creditors
3.	Liquidators’ remuneration, disbursements and expenses
Appendix	Content
A.	Statutory information about the Company and the liquidation
B.	Liquidators’ receipts & payments account for the Period
C.	A schedule of work
D.	Details of the Liquidators’ time costs and disbursements for the Period
E.	Statement of expenses incurred in the Period

The following abbreviations may be used in this report:	
The Company	Vesta OML Limited (in Liquidation)
FRP	FRP Advisory Trading Limited
HMRC	HM Revenue & Customs
The Liquidators	Geoffrey Paul Rowley and David Hudson of FRP Advisory Trading Limited
The Period	The reporting period 10 November 2021 to 9 November 2022
R&P	Receipts and Payments Account
SOA	Statement of Affairs
Marketplace	Oval Marketplace A.V.S.L.
Oval Italy	Oval Italy s.r.l
MLL	Monecor (London) Limited
MEL	Monecor (Europe) Limited
CVL	Creditors Voluntary Liquidation
Cripps	Cripps LLP
MH	Macintyre Hudson
CEO	Chief Executive Officer
ASA	Asset Sale Agreement
Approx.	Approximately
£	Sterling
€	Euro

1. Overview of the liquidation

FRP

Creditors should note that Jason Baker, a former Insolvency Practitioner of FRP applied to Court for a Block Transfer Order to replace him as the Joint Liquidator in this matter following his resignation from FRP. This application was heard in Court on 20 June 2022 and David Hudson, a qualified Insolvency Practitioner of FRP was appointed in his place. This order was granted on 20 June 2022, being the date of transfer and the relevant notifications have been made in accordance with the Court Order and Insolvency legislation. The former office holder has been given a release from his office.

Introduction

This report should be read in conjunction with the reports from the administration period.

Following the appointment of the Liquidators of the Company on 10 November 2021 and subsequently 20 June 2022, they set out herein their final account of the liquidation and confirm that the affairs of the Company are now fully wound up. This report provides an overview of the liquidation and details work done and expenses incurred to date.

Following their appointment, the Liquidators wrote to creditors on 19 November 2021 notifying creditors of their appointment and to set out a summary of the information they had regarding the Company's assets and liabilities and the likely anticipated outcome for creditors.

Work undertaken by the Liquidators during the Period

A schedule of work undertaken during the Period is attached at **Appendix C**.

Deferred consideration

The Liquidators are pleased to advise that the ASA for Marketplace was completed on Friday 1 April 2022. The deferred consideration of £187.5k was collected in full. Approx. £12k was also transferred from Cripps' client account in relation to retained funds from prior consideration received.

Administration surplus

The funds held in the Administration £ and € bank accounts of approximately £250k and €21k were transferred to the liquidation estate shortly after the Liquidators' appointment.

VAT Refund

A VAT refund relating to the Administration of approx. £130k has been collected.

Marketplace closure

The Liquidators confirm that Marketplace has been formally closed. Payments of approx. £8k and €24k were made to contribute to the closure costs of Marketplace.

Assisting Marketplace in relation to its closure was in the interests of the creditors of the Company because Marketplace was included in the SOA as a creditor of the Company for £503,289. When Marketplace closed, this unsecured creditor claim against the Company fell away.

FCA Authorisation

The Company's FCA authorisation was cancelled on 2 October 2022.

The Liquidators confirm that no work has been subcontracted to third parties.

R&P

Attached at **Appendix B** is a R&P account detailing transactions for the Period.

As previously reported in the Administration, a 2.5% incentivisation payment of £40,625 was due and paid to Benedetta Lucini (former CEO of the Company and board member of Marketplace), on completion of both transactions to MEL and MLL (which totalled £1.625m).

Ms Lucini was also on a daily rate of £825 plus reasonable travel expenses to facilitate the completion of the ASA and the closure of Marketplace. Whilst the former was

1. Overview of the liquidation

anticipated to occur on 1 December 2021, material delays occurred until completion on 1 April 2022. The closure of Marketplace was completed on 27 May 2022. Consultancy costs of approx. £36k were paid to Ms Lucini in relation to the above.

As previously reported in the Administration, an employee bonus of approx. €15,000 was due and payable to the sole remaining Marketplace employee on completion of the ASA. This was paid from the £ bank account.

Legal costs of approx. £23k were paid to Cripps in respect of liaising with the purchaser, completing the ASA and ongoing legal advice.

MH were paid £3,888 plus VAT to complete tax returns and provide tax advice covering both the administration and liquidation periods.

Payments made from the estate are fair and reasonable and proportionate to the insolvency appointment and are directly attributable to this insolvency. No payments have been made to associates without the prior approval of creditors as required by SIP9.

As shown on the R&P all assets have been realised. There were sufficient funds available to make a distribution to creditors. The final outcome for creditors is set out in section 2 below.

Investigations

Part of the Liquidators' duties include carrying out proportionate investigations into what assets the Company has, including any potential claims that could be brought by the Company or by them in their capacity as Liquidators against any party which could result in a benefit to the estate. The Liquidators have reviewed the Company's books and records and accounting information, requested further information from the directors, and invited creditors to provide information on any concerns they have concerning the way in which the Company's business has been conducted.

Further details of the conduct of the Liquidators' investigations are set out in the schedule of work attached. The Liquidators confirm that no further investigations or actions are required.

Vesta OML Limited (formerly Oval Money Limited) (in Liquidation)
The Liquidators' Final Account

2. Final outcome for the creditors

FRP

The final outcome for creditors is set out below:

Outcome for secured creditors

There was no secured creditor.

Preferential Creditors

Employee preferential creditor claims of £5,885 have been agreed and were paid in full on 30 August 2022.

Secondary Preferential Creditors

From 1 December 2020 HMRC ranks as a secondary preferential creditor in respect of the following:

- VAT;
- PAYE (including student loan repayments);
- Construction Industry Scheme deductions; and
- Employees' NI contributions.

HMRC submitted a final claim of £405 in relation to VAT. This was agreed and paid in full on 30 August 2022.

This outcome was in line with the Administrators' proposals.

Unsecured creditors

The Liquidators received claims totalling approx. £6.4m from unsecured creditors. The final Administrators' report estimated that a dividend of approximately 6p in the £ was anticipated.

A dividend of 5.95 pence in the pound was paid to unsecured creditors on 2 September 2022. This dividend excluded the Company's subsidiaries Marketplace and Oval Italy.

Pursuant to the Insolvency Rules no further dividend will be declared to preferential and unsecured creditors as the remaining funds realised have been utilised in defraying the expenses of the liquidation.

The Prescribed Part

In accordance with the Insolvency Act 1986 the prescribed part is an element of net realisations due to the floating charge holder which is made available for unsecured creditors (subject to the floating charge post-dating 15 September 2003).

As there were no floating charges, the prescribed part did not apply in this instance.

3. Liquidators' remuneration, disbursements and expenses

FRP

Liquidators' remuneration

Approval was obtained from the creditors of the Company for the Liquidators' remuneration to be calculated on a time cost basis charged at the charge out rates prevailing at the time the work was undertaken. Remuneration was to be capped at the sum of £64,800 plus VAT and disbursements as set out in the fees estimate circulated on 19 November 2021 without further approval. In accordance with the approval obtained, fees of £59,548 excluding VAT and disbursements have been drawn to date. On receipt of the outstanding VAT refund, this will increase to £64,762 excluding VAT and disbursements.

A breakdown of the Liquidators' time costs incurred during the Period is attached at **Appendix D**.

The remuneration recovered by the Liquidator based on time costs, has not exceeded the sum provided in the fees estimate previously circulated to creditors and has been restricted to the funds available. The balance of the Liquidators' outstanding time costs will be written off.

Liquidators' disbursements and expenses

The Liquidator's disbursements are a recharge of actual costs incurred by the Liquidator in dealing with this matter. Mileage payments made for expenses relating to the use of private vehicles for business travel, which is directly attributable to the insolvency estate, are paid by FRP Advisory Trading Limited at the HMRC approved mileage rate prevailing at the time the mileage was incurred, as approved by the creditors. Details of disbursements incurred during the Period are set out in **Appendix D**.

Expenses of the liquidation

An estimate of the Liquidators' expenses was set out in the information previously circulated to creditors prior to determining the basis on which the Liquidators' fees could be drawn. The expenses incurred in the Period are detailed in **Appendix E**.

The Liquidators confirm that the consultancy costs and legal costs incurred have exceeded the estimates previously provided. However, this was due to the completion of the ASA being delayed by four months and Marketplace only being closed at the end of May 2022.

The Liquidators time costs have also exceeded the estimate due to the reasons detailed above. The Liquidators also spent time, in conjunction with Cripps, in adjudicating a number of complex and high quantum creditor claims in order to pay the dividend to unsecured creditors. However, the remuneration drawn will be in line with the fee estimate circulated on 19 November 2021.

The Marketplace closure costs were not estimated at the time of the appointment of the liquidation. However, as previously detailed in the SOA, Marketplace was included as a creditor of the Company for £503,289. When Marketplace closed, this creditor claim against the Company fell away.

When instructing third parties to provide specialist advice and services, or having the specialist services provided by the firm, the Liquidators are obligated to ensure that such advice or work is warranted, and that the advice or work contracted reflects the best value and service for the work being undertaken. This is reviewed by the Liquidators periodically throughout the duration of the assignment. The specialists chosen may regularly be used by the Liquidators and usually have knowledge specific to the insolvency industry and, where relevant, to matters specific to this insolvency appointment.

Creditors' Rights

You can access and download a Creditors' Guide to Fees using the following link <https://creditors.frpadvisor.com/info.aspx> and select the guide for liquidations. Creditors have a right to request further information from the Liquidator and also have a right to challenge the Liquidator's remuneration and other expenses, which are first disclosed in this report, under the Insolvency Rules. (For ease of reference these are the expenses incurred in the Period as set out in **Appendix E** only). They also have the right to object to the Liquidator's release. Further details, including relevant time

3. Liquidators' remuneration, disbursements and expenses

FRP

limits, are provided in the notice accompanying this final report which is available for viewing and downloading here: <http://creditors.frpadvisor.com> you will be asked for a case code which is **V0380LON**.

Appendix A

Statutory information about the Company and the liquidation

FRP

VESTA OML LIMITED (IN LIQUIDATION)

COMPANY INFORMATION:

Other trading names:	Oval Money
Date of incorporation:	5 February 2016
Company number:	09990597
Registered office:	2nd Floor 110 Cannon Street London EC4N 6EU
Previous registered office:	Flat G 88 Philbeach Gardens London SW5 9EU
Business address:	Flat G 88 Philbeach Gardens London SW5 9EU

LIQUIDATION DETAILS:

Liquidators:	Geoffrey Paul Rowley & David Hudson
Address of Liquidators:	FRP Advisory Trading Limited 2nd Floor 110 Cannon Street London EC4N 6EU
Date of appointment of Liquidators:	10 November 2021 & 20 June 2022
Registered office:	2nd Floor 110 Cannon Street London EC4N 6EU
Court in which Liquidation proceedings were brought:	N/A
Court reference number:	N/A

Appendix B

Liquidators' receipts & payments account for the Period

FRP

Vesta OML Limited (formerly Oval Money Limited) (In Liquidation) Joint Liquidators' Summary of Receipts & Payments To 09/11/2022			Vesta OML Limited (In Liquidation) s' Summary of Receipts & Payments To 09/11/2022		
S of A £	£	£	S of A €	€	€
ASSET REALISATIONS			ASSET REALISATIONS		
Funds Transferred From Administratio	249,640.51		Funds from Administration	21,357.74	
Sale Proceeds	199,702.73		Transfer from GBP	2,893.50	24,251.24
Tax Refund	130,325.10				
Transferred from Euro AC	154.15		COST OF REALISATIONS		
Bank Interest Gross	55.72		Transfer to CVL	185.78	
		579,878.21	Oval Marketplace Closing Costs	24,065.46	(24,251.24)
COST OF REALISATIONS					
Consultancy Fees	76,731.37				
Joint Liquidators' Remuneration	59,548.37				
Joint Liquidators' Disbursements	2,117.75				0.00
Legal Fees (1)	23,010.88				
Accountants' Fees	3,888.00		REPRESENTED BY		
Corporation Tax	10.45				NIL
Employee Bonus	12,847.57				
Marketplace Closure Costs	7,834.96				
Statutory Advertising	243.00				
Bank Charges - Floating	91.00	(186,323.75)			
PREFERENTIAL CREDITORS					
Preferential Creditors	6,290.11	(6,290.11)			
UNSECURED CREDITORS					
Unsecured Creditors	382,050.32	(382,050.32)			
		5,214.03			
REPRESENTED BY					
Vat Recoverable Floating		5,214.03			
		5,214.03			

Note:

Appendix C

A schedule of work

FRP

GENERAL ASSUMPTIONS IN COMPILING THIS SCHEDULE OF WORK

- The records received are complete and up to date.
- There are no matters to investigate or pursue.
- No financial irregularities are identified.
- A committee of creditors is not appointed.
- There are no exceptional queries from stakeholders.
- There are no health and safety or environmental issues to be dealt with.

Note	Category	
1	ADMINISTRATION AND PLANNING	ADMINISTRATION AND PLANNING
	Work undertaken during the reporting period	Future work to be undertaken
	<i>Regulatory Requirements</i>	
	Adherence to regulatory requirements including Money Laundering Regulations.	No further work anticipated.
	<i>Case Management Requirements</i>	
	Setting up and administering Liquidation bank accounts throughout the duration of the case.	No further work anticipated.
	Regularly reviewing the conduct of the case and the case strategy and updating as required by the insolvency practitioners' regulatory professional body to ensure all statutory matters are attended to and to ensure the case is progressing. This aids efficient case management.	

Appendix C

A schedule of work

FRP

	<p>Set up Liquidation paper and electronic files which are updated and maintained for the duration of the appointment.</p> <p>Notifying insurers of moving from Administration to Liquidation.</p>	
2	<p>ASSET REALISATION</p> <p>Work undertaken to date</p>	<p>ASSET REALISATION</p> <p>Future work to be undertaken</p>
	<p>Remitting funds from administration account to liquidation account.</p> <p>Collecting VAT recoverable from the Administration.</p> <p>Collecting deferred consideration of £187,500 from MEL payable on the transfer of specific Marketplace employees to an Italian branch that MEL intended to establish following exchange of contracts. The Asset Sale Agreement ("ASA") for Oval Marketplace completed on Friday 1 April 2022.</p> <p>Completing the sale triggered the following:</p> <ul style="list-style-type: none"> A 2.5% incentivisation payment was be paid to Benedetta Lucini on completion of both transactions to MEL and MLL. A payment of €15,000 was paid on completion to the sole remaining Spanish employee as a retention bonus. <p>Assisting Marketplace in relation to its closure was in the interests of the creditors of the Company because Marketplace was included in the SOA as a creditor of the Company for £503,289. When Marketplace closed, this creditor claim against the Company fell away.</p>	<p>No further work anticipated.</p>

Appendix C

A schedule of work

FRP

3	STATUTORY COMPLIANCE AND REPORTING Work undertaken to date	STATUTORY COMPLIANCE AND REPORTING Future work to be undertaken
	<p>The Company's FCA authorisation was cancelled on 2 October 2022.</p> <p>Notifying HM Revenue & Customs of the move from administration and liquidation.</p> <p>Ensure all post-appointment tax matters are dealt with.</p> <p>Dealt with all appointment formalities including notification to relevant parties, the Registrar of Companies, and statutory advertising.</p> <p>To obtain creditor approval for the basis on which the office holder's fees will be calculated. This includes providing creditors with a fee estimate, schedule of work and an Estimated Outcome Statement.</p> <p>Arranged for insolvency bonds to protect the assets realised.</p> <p>To deal with the statutory requirements in order to bring the case to a close and for the office holders to obtain their release from office; this includes preparing final reports for stakeholders, statutory advertising and filing the relevant documentation with the Registrar of Companies.</p>	<p>No further work anticipated.</p>
4	CREDITORS Work undertaken to date	CREDITORS Future work to be undertaken
	<p>Notified all creditors of move to liquidation.</p>	<p>No further work anticipated.</p>

Appendix C

A schedule of work

FRP

	<p>Notify creditors of forthcoming dividend and advertise for claims.</p> <p>Acknowledge creditors' claims and update case management system. Adjudicate all claims and request further supporting documentation, as required.</p> <p>Continue to update case management system with creditor details/amendments. Deal with all creditor queries and correspondence on an on-going basis.</p> <p>Declaring and paying a first and final dividend to preferential and unsecured creditors.</p>	
5	INVESTIGATION Work undertaken to date	INVESTIGATION Work undertaken to date
	<p>The submission of the statutory return to the Department of Business Energy and Industrial Strategy ("DBEIS") has already been made by the Administrators in accordance with the Company Directors Disqualification Act 1986.</p>	<p>No further work anticipated.</p>

Appendix D

Details of the Liquidators' time costs and disbursements for Period

FRP

Vesta OML Limited (In Liquidation)

Time charged for the period 10 November 2021 to 09 November 2022

	Appointment Takers / Partners	Managers / Directors	Other Professional	Junior Professional & Support	Total Hours	Total Cost £	Average Hrfy Rate £
Administration and Planning	0.25	17.45	17.40	3.45	38.55	23,454.39	608.41
A&P - Admin & Planning				0.10	0.10	31.50	315.00
A&P - Case Accounting - General			1.10		1.10	547.50	497.73
A&P - Case Accounting		0.60	5.40	3.35	9.35	4,170.38	446.03
A&P - Case Control and Review	0.25	14.65	7.60		22.50	15,425.26	685.57
A&P - Fee and WIP		0.40	1.10		1.50	833.25	555.50
A&P - General Administration		0.40	0.90		1.30	735.75	565.96
A&P - Insurance		1.40	1.30		2.70	1,710.75	633.61
Asset Realisation	20.95	3.40	24.35		48.70	17,518.86	718.46
ROA - Asset Realisation		6.90	0.70		7.60	5,475.75	720.49
ROA - Sale of Business		13.25	1.20		14.45	10,699.13	740.42
ROA - Legal-asset Realisation		0.80	1.50		2.30	1,344.00	584.35
Creditors	2.00	77.55	50.80	1.50	131.85	86,318.92	669.84
CRE - Employees		0.50	1.50	1.50	3.50	1,743.75	498.21
CRE - Pensions - Creditors			1.00		1.00	487.50	487.50
CRE - Unsecured Creditors	2.00	76.05	40.80		118.85	81,602.67	686.60
CRE - TAX/VAT - Pre-appointment			2.50		2.50	1,218.75	487.50
CRE - Preferential Creditors			1.70		1.70	862.50	507.35
CRE - Legal-Creditors		1.00			1.00	795.00	795.00
CRE - Shareholders			3.30		3.30	1,608.75	487.50
Investigation	0.25	4.50	9.00		13.75	9,187.50	668.18
INV - IT - Investigations		4.50	6.50		11.00	7,522.50	683.86
INV - Investigatory Work			2.50		2.50	1,387.50	555.00
INV - Legal - Investigations	0.25				0.25	277.50	1,110.00
Statutory Compliance		15.10	21.40		36.50	22,141.51	606.62
STA - Appointment Formalities			4.50		4.50	2,276.25	505.83
STA - Bonding/ Statutory Advertising			0.30		0.30	146.25	487.50
STA - Statement of Affairs			0.30		0.30	146.25	487.50
STA - Statutory Compliance - General		5.10	4.50		9.60	6,059.25	631.17
STA - Tax/VAT - Post appointment		8.00	7.70		15.70	9,876.00	629.04
STA - Statutory Reporting/ Meetings		2.00	4.10		6.10	3,637.51	596.31
Trading		0.35	0.80		1.15	649.88	565.11
TRA - Trading - General		0.35	0.80		1.15	649.88	565.11
Total Hours	2.50	135.90	102.90	4.95	246.15	161,271.38	655.17

Disbursements for the period

10 November 2021 to 08 November 2022

Category 1	Value £
Postage	2,117.75
Grand Total	2,117.75

Mileage is charged at the HMRC rate prevailing at the time the cost was incurred

FRP Charge out rates	From	1st May 2022
Grade	1st November 2020	
Appointment taker / Partner	893-1043	960-1110
Managers / Directors	668-893	720-870
Other Professional	413-593	450-630
Junior Professional & Support	263-367	285-390

Vesta OML Limited (formerly Oval Money Limited) (in Liquidation)
The Liquidators' Final Account

Appendix E

Statement of expenses incurred in the Period

FRP

Vesta OML Limited (in Liquidation) Statement of expenses for the period ended 9 November 2022	
	Period to 9 November 2022
Expenses	£
Office Holders' remuneration (Time costs)	161,271
Office Holders' disbursements	2,118
Consultancy fees	76,731
Legal fees	21,011
Accountants' fees	3,888
Corporation tax	10
Employee bonus	12,848
Marketplace closure costs	7,835
Statutory advertising	243
Bank charges	91
Marketplace closure costs EURO	20,912
Total	306,959

Vesta OML Limited (formerly Oval Money Limited) (in Liquidation)
The Liquidators' Final Account