

# LIQ03

## Notice of progress report in voluntary winding up



Companies House

For further information, please  
refer to our guidance at  
[www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)

### 1 Company details

Company number 1 0 6 3 9 6 9 5

Company name in full Sam Car Care Limited t/a ChipsAway

#### → Filling in this form

Please complete in typescript or in  
bold black capitals.

### 2 Liquidator's name

Full forename(s) Steven John

Surname Currie

### 3 Liquidator's address

Building name/number Ground Floor

Street 10 King Street

Post town

County/Region Newcastle under Lyme

Postcode S T 5 1 E L

Country

### 4 Liquidator's name ①

Full forename(s)

Surname

#### ① Other liquidator

Use this section to tell us about  
another liquidator.

### 5 Liquidator's address ②

Building name/number

Street

Post town

County/Region

Postcode


Country

#### ② Other liquidator

Use this section to tell us about  
another liquidator.

# LIQ03

## Notice of progress report in voluntary winding up

<b>6</b>	<b>Period of progress report</b>															
From date	<sup>d</sup>	2	<sup>d</sup>	6	<sup>m</sup>	1	<sup>m</sup>	0	<sup>y</sup>	2	<sup>y</sup>	0	<sup>y</sup>	2	<sup>y</sup>	2
To date	<sup>d</sup>	2	<sup>d</sup>	5	<sup>m</sup>	1	<sup>m</sup>	0	<sup>y</sup>	2	<sup>y</sup>	0	<sup>y</sup>	2	<sup>y</sup>	3
<b>7</b>	<b>Progress report</b>															
	<input checked="" type="checkbox"/> The progress report is attached															
<b>8</b>	<b>Sign and date</b>															
Liquidator's signature	<div> <div>Signature</div> <div> <div>X</div>  </div> </div> <div>X</div>															
Signature date	<sup>d</sup>	1	<sup>d</sup>	4	<sup>m</sup>	1	<sup>m</sup>	2	<sup>y</sup>	2	<sup>y</sup>	0	<sup>y</sup>	2	<sup>y</sup>	3

**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 **Steven John Currie**

Company name **Currie Young Limited**

Address **Ground Floor**

**10 King Street**

Post town

County/Region **Newcastle under Lyme**

Postcode **S T 5 1 E L**

Country

DX

Telephone **01782 394500**

**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)**

**Sam Car Care Limited t/a ChipsAway**  
**(In Liquidation)**  
**Liquidator's Summary of Receipts & Payments**

Statement of Affairs £		From 26/10/2022 To 25/10/2023 £	From 26/10/2022 To 25/10/2023 £
	ASSET REALISATIONS		
	Bank Interest Gross	3.50	3.50
	Cash at Bank	665.43	665.43
	Contribution to costs	3,350.00	3,350.00
		4,018.93	4,018.93
	COST OF REALISATIONS		
	Preparation of S. of A.	2,500.00	2,500.00
	Statutory Advertising	190.00	190.00
		(2,690.00)	(2,690.00)
	PREFERENTIAL CREDITORS		
(143.00)	Employee Arrears/Hol Pay	NIL	NIL
(402.00)	HMRC (PAYE)	NIL	NIL
		NIL	NIL
	UNSECURED CREDITORS		
(16,892.00)	Banks/Institutions	NIL	NIL
(32,983.00)	Directors	NIL	NIL
(460.00)	Employees/RPS	NIL	NIL
		NIL	NIL
	DISTRIBUTIONS		
(100.00)	Ordinary Shareholders	NIL	NIL
		NIL	NIL
<b>(50,980.00)</b>		<b>1,328.93</b>	<b>1,328.93</b>
	REPRESENTED BY		
	Bank 1 Current		790.93
	Vat Receivable		538.00
			<b>1,328.93</b>

# Liquidator's Annual Progress Report to Creditors & Members

Sam Car Care Limited t/a ChipsAway - In Creditors  
Voluntary Liquidation

Reporting Period:  
26 October 2022 to 25 October 2023

Date of issue:  
14 December 2023

# SAM CAR CARE LIMITED T/A CHIPSAWAY - IN LIQUIDATION

## CONTENTS

- 1** Introduction and Statutory Information
- 2** Receipts & Payments
- 3** Progress of the Liquidation
- 4** Creditors
- 5** Liquidator's Remuneration
- 6** Creditors' Rights
- 7** Next Report

## APPENDICES

- A** Receipts and Payments Account for the Period from 26 October 2022 to 25 October 2023
- B** Additional information in relation to Liquidator's Fees, Expenses & the use of Subcontractors
- C** Privacy Notice

## **1 Introduction and Statutory Information**

- 1.1 I, Steven John Currie of Currie Young Limited, Ground Floor, 10 King Street, Newcastle under Lyme, ST5 1EL, was appointed as Liquidator of Sam Car Care Limited t/a ChipsAway (the Company) on 26 October 2022. I am authorised to act as an Insolvency Practitioner (IP) in the UK by the Insolvency Practitioners Association.
- 1.2 In the event of case related queries, I can be contacted by telephone on 01782 394500 or by email at [sjc@currieyoung.com](mailto:sjc@currieyoung.com)
- 1.3 This progress report covers the period from 26 October 2022 to 25 October 2023 (the Period) and is my first report to creditors.
- 1.4 As an IP, I am bound by an Insolvency Code of Ethics (the Code) and I have a duty to continually review and consider the principles of the Code. During the Period I can confirm that no issues have arisen which might cause a threat to the fundamental principles contained within the Code.
- 1.5 Creditors are reminded that the principal trading address of the Company was 15 Coney Grange, Warfield, RG42 2PN.
- 1.6 The registered office of the Company has been changed to c/o Currie Young Limited, Ground Floor, 10 King Street, Newcastle under Lyme, ST5 1EL and its registered number is 10639695.
- 1.7 Finally, information about the way that this firm and I will use and store personal data on insolvency appointments, can be found in the attached Privacy Notice at Appendix C.

## **2 Receipts and Payments**

- 2.1 At Appendix A is my Receipts and Payments Account (R&P) covering the Period of this report.
- 2.2 In section three below, you will find an update on the progress made during the Period in realising the Company's assets and dealing with its affairs. Comments made on specific entries on the R&P are made alongside this information.
- 2.3 I can confirm that the R&P has been reconciled against the bank account to the end of the Period.

## **3 Progress of the Liquidation**

- 3.1 This section of the report provides creditors with an update on the progress made in the liquidation during the Period together with an explanation of the work done by the Liquidator and his staff.
- 3.2 The headings used to categorise the work completed during the Period, are as suggested in best practice document Statement of Insolvency Practice Number 9 (SIP 9), being guidance as regards to payments made to office holders and their associates from an insolvent estate. There is then at section five of this report a link to a 'Creditors Guide to a Liquidators Fees' detailing how a Liquidator should explain the work carried out by them and their staff, together with details of how they should disclose the remuneration drawn / proposed to be drawn for such work.
- 3.3 I will shortly propose to creditors that I be remunerated on the basis of a set fee, which will allow funds in hand to be applied to the work completed. As I intend to propose a set fee, time cost narratives are not provided.

3.4 I now turn to each category of work:

Administration and Planning (including statutory compliance & reporting)

3.5 An office holder must comply with certain statutory obligations under the Insolvency Act 1986 and other related legislation. A list of this work (both completed to date and expected to be incurred in the future) will shortly be provided in a fee information proposal but is detailed in summary below.

3.6 The work attributable to this category of work, includes but is not limited to, administrative tasks associated with the appointment such as agreeing the strategy for the liquidation and ensuring the strategy is reviewed / adapted as required, setting up case files, adding the case to software used by IP's, opening bank accounts with quarterly reconciliations as a minimum / general cashing work, filing notices of appointment with the Registrar, statutory advertising, notification and reports to creditors and other concerned parties such as banks, accountants etc, statutory returns to HMRC, periodic case reviews and general file management.

3.7 The majority of this work has/will derive no financial benefit for creditors. However, appropriate case administration and planning ensures that the case is managed coherently and efficiently, minimising costs, and avoiding duplication of work. A clear case strategy and strong internal processes add value through the efficient management of the case. This work is also required in order to appropriately document and record how the case has been administered in accordance with regulatory requirements.

Realisation of Assets

3.8 The following realisations / receipts are recorded on the R&P, as per Appendix A, for the Period:

Cash at Bank

3.9 The company operated an account with Santander from which an unexpected credit balance of £665 has been received.

Contributions to costs

3.10 As there were no recorded assets, the directors deposited £3,350 into the client account of Currie Young against the agreed pre-liquidation costs of the firm. These were transferred into the designated Liquidation account and have been drawn against with the approval of creditors.

Bank Interest Gross

3.11 Interest of £3.50 has accrued during the Period. The account has since now been removed from interest-bearing terms.

3.12 I am not aware of any additional assets / avenues of recovery and do not anticipate recovering any additional sums, aside from recovery of the VAT incurred on costs, currently recorded at £538 on the R&P.

3.13 The work carried out to deal with the Company's assets will not provide a financial benefit to creditors. This is because of the nominal value of the assets available and it is anticipated that creditors will approve that the balance in hand be applied to my post-appointment work.

Cost of Realisations

3.14 The following costs have been discharged from the funds in hand during the Period as a statutory cost, part of my agreed remuneration / pre-appointment costs, a Category 1, or a



Category 2 expense. Please see my charging policy at Appendix B for definitions of expenses:

Preparation of SoA

- 3.15 Creditors approved that my pre-appointment costs of £2,500 plus VAT and expenses be paid as an expense of the Liquidation in respect of the preparation of the SoA, and in seeking a decision of creditors on the nomination of a liquidator. It will be seen from the R&P that this amount has been drawn during the Period.

Statutory advertising

- 3.16 In accordance with statute, I have placed the following notices in the London Gazette:
- Notice of the resolutions to wind-up the Company
  - Notice of my appointment as Liquidator
- 3.17 The sum of £190 plus VAT has been paid to the advertising agent EPE Reynell Advertising Limited as a Category 1 expense.
- 3.18 Further information regarding costs and expenses incurred as a whole on the assignment can be found at Appendix B, to include those which have been incurred and not yet paid.

Creditors (claims and distributions)

- 3.19 A Liquidator is not only required to deal with correspondence and claims from unsecured creditors (which may include retention of title claims), 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.
- 3.20 Since 1 December 2020, claims from preferential creditors now fall into one of two categories, either ordinary (typically involving employee claims and payments made on behalf of the Company by the Redundancy Payments Service following dismissal, which rank equally among themselves), or secondary (which are claims by HMRC for VAT or other relevant tax deductions such as PAYE and employee NIC deductions, together with student loans and CIS deductions, which also rank equally among themselves). Ordinary preferential claims rank ahead of secondary preferential claims and all preferential creditors must be paid in full before any distribution can be made to the unsecured creditors of a company.
- 3.21 Work undertaken by a Liquidator in dealing with a company's creditors may only therefore bring a financial benefit to certain classes of creditor such as a secured creditor or the preferential creditors, however a Liquidator is required by statute to undertake this work. Similarly, if a distribution is to be paid to any class of creditor, work will be required to agree those claims and process the dividend payments to each relevant class of creditor. The more creditors a company has, the more time and cost will be involved by the Liquidator in dealing with those claims.
- 3.22 At this stage, I consider the following matters worth bringing to the attention of creditors:
- Whilst Companies House records a charge in favour of Alfandari Private Equities it is understood that the charge has been satisfied and no sums are due
  - The anticipated preferential claims noted on the Director's SoA were £143 in respect of one Director's claim for arrears of wages and holiday pay and then HMRC as a secondary preferential creditor for PAYE of £402

- There were four unsecured creditor claims noted with a value as per the SoA of £50,335 which included one Director claim for redundancy and a loan account totalling £33,443
- Of the four creditors noted I have received claims from three creditors, including the two Directors totalling £50,391

3.23 More information on the anticipated outcome for all classes of creditor in this case can be found in section four below.

#### Investigations

3.24 Some of the work 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 – Investigations by Office Holders in Administration and Insolvent Liquidations 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.

3.25 I can confirm that I have submitted a report on the conduct of the Directors of the Company to the Department for Business, Energy & Industrial Strategy under the CDDA 1986. As this is a confidential report, I am unable to disclose the contents.

3.26 Shortly after appointment, I made an initial assessment of whether there could be any matters that might lead to recoveries for the estate and what further investigations may be appropriate. This assessment considered any information provided by creditors.

3.27 My investigations have not revealed any issues requiring further report or any further potential recoveries which could be pursued for the benefit of creditors.

3.28 The majority of this work has been carried out to comply with statutory requirements and has been of no direct financial benefit to creditors.

#### Matters still to be dealt with

3.29 I will in the New Year seek to agree a set fee basis for my remuneration in order for the funds in hand to be applied to costs and administratively thereafter close the assignment.

## 4 Creditors

#### Secured Creditors

4.1 As indicated above, despite there being an unsatisfied charge noted at Companies House, the holder has confirmed no funds to be due.

#### Preferential Creditors

4.2 As set out above the anticipated preferential claims noted on the Director's SoA were £143 in respect of the Director's claim for arrears of wages and holiday pay and HMRC as a secondary preferential creditor for £402.

4.3 I am yet to receive claims from the RPS or HMRC.

#### Unsecured Creditors

4.4 The SoA indicated there were four creditors, including the Directors, whose debts totalled £50,335. To date, I have received claims totalling £50,391 from three creditors, including the Directors.

#### Prescribed Part Provisions

- 4.5 As detailed in the Directors history within the SIP6 report, initial funding was provided by Nationwide Corporate Finance, noted in the form of a fixed and floating charge at Companies House in the name of Alfandari Private Equities Ltd (Alfandari). Notice was provided to Alfandari who advised that no funds were due to them, the loan having been settled.
- 4.6 The Director's parents guaranteed the loan, with a restriction against their private property. The charge remains at Companies House purely for administrative purposes – in order for the charge to be released from the property and effectively closed, an administrative removal fee is required, which only becomes payable if the request to remove the same is made. For the purposes of liquidation, nothing is due to the chargeholder.
- 4.7 Accordingly, there is no requirement to create a fund out of the Company's net floating charge property for unsecured creditors (known as the Prescribed Part), which only applies to charges created after 15 September 2003.

#### Outcome

- 4.8 A dividend is not expected to any class of creditor.

#### **5 Liquidator's Remuneration**

- 5.1 Creditors approved that my unpaid pre-liquidation fees totalling £2,500 plus VAT and expenses be paid from the estate. During the Period, these fees have been paid in full and are shown on the enclosed R&P Account at Appendix A.
- 5.2 As regards to my post-appointment remuneration, proposals to be remunerated on a set fee basis, as far as the funds in hand will permit recovery, is to be proposed.
- 5.3 A copy of 'A Creditors' Guide to Liquidators' Fees' is available on request or can be downloaded from:

<https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/more/29114/page/1/liquidation-a-guide-for-creditors-on-insolvency-practitioner-fees/>

- 5.4 Attached as Appendix B is additional information in relation to the Liquidator's fees and expenses including where relevant, information on the use of subcontractors and professional advisers.

#### **6 Creditors' Rights**

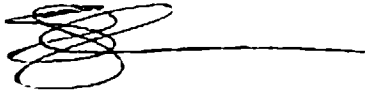
- 6.1 Within 21 days of the receipt of this report, a secured creditor, or an unsecured creditor (with the concurrence of at least 5% in value of the unsecured creditors) may request in writing that the Liquidator provide further information about his remuneration or expenses which have been itemised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

- 7.1 I am required to provide a further report on the progress of the liquidation within two months of the next anniversary of the liquidation, unless I have concluded matters prior to this, in which case I will write to all creditors with my final account.

- 7.2 If you have any queries in relation to the contents of this report, I can be contacted by telephone on 01782 394500 or by email at [sjc@currieyoung.com](mailto:sjc@currieyoung.com).

Yours faithfully

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

Steven John Currie  
Liquidator

SAM CAR CARE LIMITED T/A CHIPSAWAY - IN LIQUIDATION

Appendix A

Receipts and Payments Account for the Period from 26 October 2022 to 25 October 2023

**Sam Car Care Limited t/a ChipsAway  
(In Liquidation)  
Liquidator's Summary of Receipts & Payments  
To 25/10/2023**

S of A £	£	£
ASSET REALISATIONS		
Cash at Bank	665.43	
Contribution to costs	3,350.00	
Bank Interest Gross	3.50	
		4,018.93
COST OF REALISATIONS		
Preparation of S. of A.	2,500.00	
Statutory Advertising	190.00	
		(2,690.00)
PREFERENTIAL CREDITORS		
(143.00) Employee Arrears/Hol Pay	NIL	
(402.00) HMRC (PAYE)	NIL	
		NIL
UNSECURED CREDITORS		
(460.00) Employees/RPS	NIL	
(32,983.00) Directors	NIL	
(16,892.00) Banks/Institutions	NIL	
		NIL
DISTRIBUTIONS		
(100.00) Ordinary Shareholders	NIL	
		NIL
<b>(50,980.00)</b>		<b>1,328.93</b>
REPRESENTED BY		
Vat Receivable		538.00
Bank 1 Current		790.93
		<b>1,328.93</b>

## Appendix B

### Additional Information in Relation to the Liquidator's Fees, Expenses & the use of Subcontractors

#### Staff Allocation and the use of Subcontractors

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 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.

We have not utilised the services of any subcontractors on this case.

#### Professional Advisors

On this assignment we have not used any professional advisors.

#### Liquidator's Expenses

##### Category 1 expenses

These expenses do not require prior approval by creditors. The type of expenses that may be charged to a case as a Category 1 expense generally comprise of external supplies of incidental services specifically identifiable to the case, such as postage, case advertising, invoiced travel and external printing, external room hire and external storage costs. Also chargeable, will be any properly reimbursed expenses incurred by personnel in connection with the case. These expenses may include disbursements which are payments first met by an office holder and then reimbursed from the estate.

Expense	Estimated overall cost £	Paid in Prior Period £	Paid in the period covered by this report £	Incurred but not paid to date / anticipated to be incurred £
Statutory advertising	-	-	190.00	-
Specific Penalty Bond	-	-	-	96.00
HM Land Registry	-	-	-	3.00
Storage costs	-	-	-	35.00

##### Category 2 expenses

These expenses 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 therefore include payments to associates of the office holder or shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis. Details of Category 2 expenses charged by this firm (where appropriate) were provided at the time the Liquidator's fees were approved by creditors.

Expense	Estimated overall cost £	Paid in Prior Period £	Paid in the period covered by this report £	Incurred but not paid to date / £
Postage charges	-	-	-	2.62

## **CURRIE YOUNG LIMITED'S CHARGING POLICY IN RESPECT OF INSOLVENT ESTATES**

### **INTRODUCTION**

This note then applies where creditor approval is required or sought, to make a separate charge by way of an expense or a disbursement described as a Category 2 expense (see definition below).

Best practice guidance<sup>1</sup> requires that this information be disclosed to those who are responsible for approving payments to be made to an office holder and to their associates from an insolvent estate.

### **EXPENSES INCURRED BY OFFICE HOLDERS IN RESPECT OF THE ADMINISTRATION OF INSOLVENT ESTATES**

Expenses are payments from the estate which are neither an office holder's remuneration nor a distribution to a creditor or a member. Expenses also include disbursements. Disbursements are payments which are first met by the office holder, and then reimbursed to the office holder from the estate.

#### **Types of expense**

Expenses are divided into two categories; those which do not require approval before being charged to an insolvent estate (Category 1) and those which do require approval before being charged to an insolvent estate (Category 2)

- ❑ *Category 1 expenses (approval not required)* – These are payments to persons providing the service to which the expense relates, who are not an associate of the office holder
- ❑ *Category 2 expenses (approval required)* – These are payments to associates or which have an element of shared costs. Before being paid, Category 2 expenses require approval in the same manner as an office holder's remuneration. Category 2 expenses require approval whether paid directly from the estate or as a disbursement.

When seeking approval of Category 2 expenses, an office holder should explain for each expense, the basis on which the expense is being charged to the estate.

#### **Definition of associate**

The term associate is defined in insolvency legislation. However, best practice guidelines expand the definition as follows:

*The office holder is required to consider the substance of their relationships, and to consider the perception of any association between them, their firm or any individual within their firm, and the recipient of a payment. However, it is not only the office holder's perception of the relationship, but that of a reasonable and informed third party - might they consider there would be an association.*

Where the conclusion is that a reasonable and informed third party might consider there to be an association, notwithstanding the fact that the nature of the association may not meet the legislative definition, payment should be treated as being made to an associate and approval as a Category 2 expense should be sought.

#### **Category 2 expenses charged by this firm – payments to associates**

This firm does not believe that relationships with third-party advisors (solicitors, agents, tax advisors, employment specialists, pension agents) fall within the legal definition of associate, or that a reasonable and fully informed third party might deem there to be an association.

---

<sup>1</sup> Statement of Insolvency Practice 9 (SIP 9) – Payments to Insolvency Office Holders and Their Associates From An Estate

Whilst this firm might engage the same advisor(s) to assist on more than one insolvent estate, those advisors are engaged based on their experience, their skill set and their performance. Such expenses are treated as a Category 1 expense by this firm and are charged to insolvent estates without prior approval.

A relationship which does fall under the definition of an associate, is a relationship between this firm and a debt collection agent, Debt Solutions Hub Limited (**DSH**), associated by way of common Director and Shareholder. This firm might on occasion make use of DSH to collect book debts due to an insolvent estate and the basis of their fees, if proposed, will be made clear to creditors and other interested parties of an insolvent estate, by reference to decision notices and voting forms.

Category 2 expenses charged by this firm – element of shared cost / allocation of costs

The information below provides an explanation of the Category 2 expenses which this firm seeks to charge on a shared or allocated costs basis, how the charge is calculated and why it is deemed to be a fair and reasonable charge to an insolvent estate:

Expense type	How the expense is calculated	Fair and reasonable
Postage of case related circulars	<p>This firm operates an online business account with The Royal Mail, the service being invoiced monthly on a basis of envelopes posted per day.</p> <p>Allocation by the IP takes place, where the cost can be clearly identified i.e., Circulars supported by certificates of postage and circulation lists.</p> <p>The calculation is:</p> <p><i>Postage rate at the date of posting, multiplied by the number of recipients</i></p>	<p>Postage costs in these circumstances are incurred as a direct result of the insolvent estate and the cost is therefore deemed to be directly attributable to the insolvent estate.</p> <p>Recharge is at cost with no profit element.</p>
Storage Boxes	<p>An office holder is required to retain books and records of a Company / an individual, together with their working case files for defined statutory periods.</p> <p>Storage boxes of a certain size and with the providers brand must be used. Boxes are invoiced in bulk and are allocated to the insolvent estates at cost as and when used.</p> <p>The invoice does not apportion boxes by case, the IP allocates on use.</p>	<p>The charge is directly attributable to an insolvent estate by reference to the number of boxes held by the storage agent per insolvent estate at any given time.</p>
Car Mileage	<p>Business mileage is charged at the rates provided for by HMRC.</p>	<p>Business mileage will only be recharged where travel is directly attributable to the insolvent estate.</p>

This document provides a generic overview of how this firm approaches expenses / disbursements. Progress reports provided in each insolvent estate will provide case specific detail.



## Appendix C

### 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. Currie Young 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 six 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 Lisa Jackson (Manager) of Currie Young Limited, Ground Floor, 10 King Street, Newcastle under Lyme, ST5 1EL or alternatively via email at [Lisa.Jackson@currieyoung.com](mailto:Lisa.Jackson@currieyoung.com) 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.