

LIQ03

Notice of progress report in voluntary winding up



Companies House

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

1 Company details

Company number

Company name in full

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

2 Liquidator's name

Full forename(s)

Surname

3 Liquidator's address

Building name/number

Street

Post town

County/Region

Postcode

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

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6

Period of progress report

From date	^d 1	^d 8	^m 1	^m 0	^y 2	^y 0	^y 2	^y 2
To date	^d 1	^d 7	^m 1	^m 0	^y 2	^y 0	^y 2	^y 3

7

Progress report

☒ The progress report is attached

8

Sign and date

Liquidator's signature

Signature

X

Pauline

X

Signature date

^d 1	^d 5	^m 1	^m 1	^y 2	^y 0	^y 2	^y 3
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LIQ03

Notice of progress report in voluntary winding up



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 **Stephanie Jolly**

Company name **Keywood Group Limited**

Address **Gill House**

140 Holyhead Road

Post town **Birmingham**

County/Region **West Midlands**

Postcode **B 2 1 0 A F**

Country

DX

Telephone **0121 201 0399**



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

Saltley Auto Breakers Limited
(In Liquidation)
Liquidator's Summary of Receipts & Payments

Statement of Affairs £		From 18/10/2022 To 17/10/2023 £	From 18/10/2022 To 17/10/2023 £
	PREFERENTIAL CREDITORS		
(550.00)	HMRC (PAYE)	NIL	NIL
(9,000.00)	HMRC (VAT)	NIL	NIL
		NIL	NIL
	UNSECURED CREDITORS		
(36,000.00)	Bounce Back Loans	NIL	NIL
(1,400.00)	HMRC	NIL	NIL
		NIL	NIL
	DISTRIBUTIONS		
(100.00)	Ordinary Shareholders	NIL	NIL
		NIL	NIL
(47,050.00)		NIL	NIL
	REPRESENTED BY		
			NIL

Note:

Pre-Appointment Costs (Paid by a third-party)

A fixed fee of £2,500.00 plus VAT was agreed and paid by Abacus Accountancy Support prior to the winding-up resolution in respect of this firm's statement of affairs fee. Abacus Accountancy Support formerly acted as accountant to the company but has no other connection.



Laura Anne Walshe
Liquidator

ANNUAL PROGRESS REPORT
SALTLEY AUTO BREAKERS LIMITED
(IN CREDITORS' VOLUNTARY LIQUIDATION)

Content

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4. Enquiries and Investigations
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6. Creditors
7. Ethics
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9. Creditors' Rights
10. Data Protection
11. Conclusion

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- II. Detailed list of work undertaken
- III. Receipts and Payments account for the period 18/10/2022 to 17/10/2023
- IV. Proof of Debt form
- V. Information on Opting Out

1. INTRODUCTION

- 1.1 I, Laura Anne Walshe of Keywood Group Limited was appointed as Liquidator of Saltley Auto Breakers Limited ("the Company") on **18 October 2022**. My role as liquidator is to realise company assets and where sufficient funds are received, to agree creditor claims and distribute the surplus proceeds in accordance with statutory priority.
- 1.2 This report covers the initial period from 18 October 2022 to 17 October 2023 ("the review period").

2. EXECUTIVE SUMMARY

- 2.1 A summary of key information in this report is detailed below.

2.2 Assets

The Director's Statement of Affairs, dated 6 October 2022, estimated that the company had no assets of realisable value, for the benefit of the insolvent estate. The position regarding assets, and potential recoveries, is reviewed further at Section 4 and Section 5 of this report.

2.3 Expenses

Since it was estimated that the company had no assets which could be realised to meet the costs of the liquidation, it was not estimated that any expenses would be paid out of estate funds and no expense estimate was provided, and no authority sought. Further information on expenses incurred but not yet paid is included within this report.

2.4 Dividend prospects

Creditor class	Distribution paid to date P/£	Total Anticipated distribution P/£
Secured creditor	N/A	N/A
Preferential creditors	N/A	N/A
Secondary Preferential creditors	Nil	Nil
Unsecured creditors	Nil	Nil

Summary of key issues outstanding

- 2.5 For the reasons outlined within this report, the administration of the liquidation is ongoing. It should be noted that various matters have been identified which *may* lead to recoveries for the benefit of the estate, and the work undertaken in this regard is necessary to increase the likelihood of a return to creditors being made. Further updates will be provided to creditors within future progress reports.
- 2.6 Based on current information, and for the reasons outlined at Section 4 of this report, it is uncertain as to when the liquidation may be concluded. Further information will be provided to all known creditors within my next progress report, and within my final report, which will be circulated in due course.

3. ADMINISTRATION AND PLANNING

- 3.1 Please note that a summary of statutory information may be found at **Appendix I**.
- 3.2 As Liquidator, I am required to comply with many statutory and regulatory obligations. Whilst a number of these tasks do not have a direct benefit in enhancing realisations for the insolvent estate, they assist in the efficient and compliant progressing of the administration of the case, which ensures that work is carried out to high professional standards. A summary of the work undertaken within the period under review may be found at **Appendix II**.
- 3.3 I have complied with my statutory and regulatory duties, to date. In consideration of the need for transparency and engagement with creditors, care has been taken to ensure that reports and other communications with creditors have provided useful details of the strategies pursued and the outcomes anticipated.

4. ENQUIRIES AND INVESTIGATIONS

- 4.1 During the review period, I 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, making enquiries of the former accountant and the company's bankers, seeking information from the company creditors, and reviewing the information received.
- 4.2 The information gathered from this process has enabled me to meet my statutory duty to submit a confidential report to The Insolvency Service on the conduct of those persons who had been appointed as a director, or were a shadow director of the company, within the three-year period prior to the commencement of the liquidation.
- 4.3 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.
- 4.4 This initial assessment revealed matters which did merit further review, specifically relating to several transactions made between 1 June 2020 and 26 January 2022 ("the Transactions") which require explanation. The transactions cannot be identified as salary, expenses, dividend, or legitimate business expense by reference to the records in my possession and total £62,050.00.
- 4.5 Explanations have been sought, but to date no response has been forthcoming. Within the review period, this office has made routine enquiries to ascertain whether the respondent to potential claims has assets against which a successful judgment could be enforced. I will refer this matter to a suitably qualified solicitor, to recover sums which I consider are due to the Company. It should be noted that this strategy will be entirely dependent on whether an instruction can be given subject to the terms of a Conditional Fee Arrangement ("CFA").

5. REALISATION OF ASSETS

- 5.1 Detailed below is key information about asset realisations and the strategy which was adopted to maximise net realisations, for the benefit of the estate. The financial benefit which has

been derived from this work is also outlined below and a summary of my Receipts and Payments can be found at **Appendix III**.

- 5.2 As above, my initial investigation highlighted potential claims against the director as regards the use of Company funds. The work undertaken to identify potential claims, and to realise funds for the benefit of the liquidation is provided at Section 4 of this report and further information will be given in my next report to creditors. It should be noted that no financial benefit has been derived from this work, to date, but it is possible that a financial benefit may be derived in due course.

6. CREDITORS

Irrespective of whether sufficient realisations are achieved to pay a dividend to creditors, the Liquidator has undertaken key tasks as detailed at **Appendix II**. The following sections explain the anticipated outcomes to creditors and any distributions paid

Secured creditors

- 6.1 The Company has not granted any charges over its assets, and has no secured creditors.

Preferential creditors

- 6.2 The Company did not have any preferential creditors, and no such claims have been received.

Secondary preferential creditors

- 6.3 The Finance Bill 2020 gave preference to certain debts outstanding to HM Revenue & Customs ("HMRC") in the event of an insolvency procedure commencing after 1 December 2020. This legislative change means that HMRC are paid ahead of creditors holding a qualifying floating charge, and ahead of non-preferential creditors.

- 6.4 In this matter, it was anticipated that the company had an unpaid PAYE liability in the sum of £550.00, and unpaid VAT liability in the sum of £9,000. To date, no proof of debt has been received from HMRC.

Unsecured creditors

- 6.5 As per the statement of affairs unsecured (non-preferential) creditors totalled £37,400. The majority of this relates to the Bounce Back Loan, and this proof of debt is outstanding. To date, we have received claims totalling £9,212.78, from a creditor not known to us at the outset, and relates to unpaid business rates since incorporation. Those creditors who have not yet submitted their claim are requested to do so at the earliest opportunity.

Dividend prospects

- 6.6 Dividend prospects will depend entirely on whether realisations are successfully made into the liquidation. At present there is no prospect of a dividend to any class of creditor, as there are insufficient funds to enable a distribution to be made. However, it is anticipated that the work undertaken at Section 4 of this report *may* result in a financial benefit of the insolvent estate, although exact dividend prospects are uncertain at this time.

- 6.7 It should be noted 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. Here, the Company has not granted a floating charge to any creditor after 15 September 2003

7. ETHICS

Please be advised that a Liquidator is bound by the Insolvency Code of Ethics when carrying out all professional work relating to an insolvency appointment.

General ethical considerations

- 7.1 Prior to my appointment as Liquidator, a review of ethical issues was duly undertaken and no ethical threats were identified. No threats have been identified in respect of the management of the insolvency appointment since the date of appointment.

Specialist Advice and Services

- 7.2 When instructing third parties to provide specialist advice and services or having the specialist services provided by the firm, the Liquidator is 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 undertaken. The firm reviews annually the specialists available to provide services within each specialist area and the cost of those services to ensure best value. The specialists chosen usually have knowledge specific to the insolvency industry and, where relevant, to matters specific to this insolvency appointment.

8. FEES AND EXPENSES

Pre-Appointment Costs (Paid by a third-party)

- 8.1 A fixed fee of £2,500.00 plus VAT was agreed and paid by Abacus Accountancy Support prior to the winding-up resolution in respect of this firm's statement of affairs fee. Abacus Accountancy Support formerly acted as accountant to the company but has no other connection.

The Liquidator's Remuneration

- 8.2 It is this firm's practice to ensure that work is conducted by the appropriate staff member at the appropriate level of experience. It is common for a junior member of staff deal with the day-to-day case administration and for the Insolvency Practitioner to deal with any complex issues, and to oversee the work undertaken generally. Where the issues are contentious the work will be closely supervised or undertaken by the Insolvency Practitioner.
- 8.3 Please note, in accordance with the current insolvency legislation, it is for the committee to fix the basis of this remuneration and expenses in due course, and if it fails to do so (or if there is no committee) the basis of remuneration will be fixed by the creditors via a separate decision procedure or by the Court.
- 8.4 The Liquidator's remuneration must be fixed as one of the following:

- the basis of time properly given by the Liquidator and her staff in attending to matters as set out in the fees estimate, such time to be charged at the prevailing standard hourly charge out rates used by Keywood Group Limited at the time the work is performed (plus VAT); and/or
- As a percentage of the value of assets which are realised, distributed or both realised and distributed by the liquidator; and/or
- A set amount for the Liquidation

8.5 At present, it is uncertain as to whether any realisations will be made and therefore no steps have yet been taken to fix the basis of the Liquidator's remuneration. However, I will seek the requisite approval in due course. To date, the time charges incurred during the review period amount to £6,490.00, representing 24.45 hours at an average rate of £265.44 per hour.

The Liquidator's Expenses and Disbursements

8.6 Expenses are any payments from the estate which are neither an office holder's remuneration nor a distribution to a creditor or member and includes disbursements. Disbursements are payments which are first met by the office holder, and then reimbursed to the office holder from the estate. Such expenses are divided into those that do not need approval before they are charged to the estate (category 1) and those that do (category 2).

8.7 Please note that the Liquidator is authorised to pay Category 1 expenses from the funds held in the estate without prior approval. Category 2 expenses 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 remuneration. No approval has been sought in relation to Category 2 expenses (and none have been drawn). The following disbursements have been incurred and not yet paid:

Expense	Amount incurred to date £	Amount still to be paid £
Bordereau	50.00	50.00
Postage	36.67	36.67
Statutory Advertising	263.10	263.10
HMLR Search	11.00	11.00
Total	360.77	360.77

8.8 A copy of "A Creditor's Guide to Liquidator's Fees" is available to download at:

<https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/>

Should you require a paper copy, please send your request in writing and a copy will be provided at no cost. Further information on the insolvency process may be found on the R3 Creditors website:

<http://www.creditorinsolvencyguide.co.uk/>.

9. CREDITORS' RIGHTS


- 9.1 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 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.
- 9.2 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 Liquidator's 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.

10. DATA PROTECTION

- 10.1 Any personal data held by Keywood Group Limited will be processed only as necessary in accordance with the requirements of current data protection legislation. A privacy notice can be viewed at <https://www.keywoodgroup.co.uk/privacy-policy/> which contains details on how we may use, process and store personal data.

11. CONCLUSION

- 11.1 The administration of the case is continuing to finalise the following outstanding matters that are referred to above. Steps will be taken to conclude the liquidation as soon as possible, and likely within the next 12 - 24 months.
- 11.2 It should be noted that this report has been produced during the Covid-19 global pandemic and our team may have been subject to various restrictions throughout. The firm is confident that it has taken every reasonable step to ensure that such restrictions have had no negative impact on the progression of this matter, or the quality of reports provided. If there are any queries relating to this matter or the content of this report, please contact this office.

Signed 

Laura Anne Walshe
Liquidator

Dated 16 November 2023

Appendix I**Statutory Information**

Company Name	Saltley Auto Breakers Limited
Company Number	11852485
Registered Office	Gill House, 140 Holyhead Road West Bromwich West Midlands B21 0AF
Former Registered Office	Abacus Accountancy Support Ltd t/a Accountswise 742 Bordesley Green Birmingham West Midlands B9 5PQ
Office holders	Laura Anne Walshe
Office holders' address	Keywood Group Limited Gill House, 140 Holyhead Road West Bromwich West Midlands B21 0AF
Date of appointment	18 October 2022

Appendix II**Detailed list of work undertaken for Saltley Auto Breakers Limited (In Liquidation)**

Below is detailed information about the tasks undertaken by the Liquidator, and those yet to be undertaken by the Liquidator. Whilst a number of these tasks do not have a direct benefit in enhancing realisations for the insolvent estate, they assist in the efficient and compliant progressing of the administration of the case, which ensures that work is carried out to high professional standards. Further information as to the work which will be done and why it is necessary is provided within my progress report

General Description	Includes
Statutory and General Administration	
Statutory notices and advertising	Preparation and submission of forms to Companies House to meet statutory requirements. Preparation and submission of statutory adverts for advertisement in The London Gazette and any other publication (as necessary). Preparation and submission of VAT forms and returns to HMRC as necessary on appointment and on a case-by-case basis thereafter. Calculation and bordereau submission for the case, and notifying the insurer of increases, as required.
Document maintenance/file review/checklist	Undertaking periodic file reviews and documenting case strategy, and tasks remaining to be done. Undertaking periodic reviews of the application of ethical, anti-money laundering and anti-bribery safeguards. Maintenance of case diaries, case filing, and checklists as may be appropriate on a case-by-case basis.
Bank account administration	Liaising with banks on the opening of an IP case account, updating this bank information onto IPS. Reconciling receipts and payments into the estate account upon the transaction having cleared. Correspondence with the IP bank, and other third parties as regards specific transfers and giving verbal authority as required. Dealing with remittances and the payment of estate costs via BACS or cheque as may be necessary.
Planning / Review	Discussions with team members and third parties regarding case strategy and matters to be pursued. Discussions with team members and independent advisers to consider practical, technical and legal aspects of the case. Discussions with third parties on case specific matters, in particular with representatives of HMRC.
Pension scheme	Making enquiries of the Director and other sources in order to identify whether there is a pension scheme. Submitting statutory notices to various parties if a pension scheme is identified (where applicable). Liaising and providing information to be able to finalise winding up the pension scheme (where applicable).
Reports / Decisions	Preparation of an initial report to creditors, and accompanying schedules of information.

General Description	Includes
	<p>Preparation of decision procedure notices, voting forms and other documents as required.</p> <p>Preparation of decision procedure records, collating correspondence votes</p> <p>Preparation of an annual report to creditors, and accompanying schedules of information.</p> <p>Collating and examining proofs and voting forms for use in relation to decision procedures.</p> <p>For virtual or physical meetings, the preparation of additional documents such as an attendance register, and minutes etc.</p>
Closure	<p>Periodically reviewing the case to identify whether the case can be closed. If not, identifying what remains to be done before the case can be closed.</p> <p>Periodically reviewing whether tax clearance can be obtained from HMRC, and dealing with the submission of any final returns.</p>
Investigations	
SIP 2 Review	<p>Issuing correspondence to the Director / former Director(s) for the collection and schedule of books and records.</p> <p>Issuing correspondence to the Director / former Director(s) for the completion of a standard CDDA Questionnaire.</p> <p>Issuing correspondence to various third parties as may be required to obtain information on the company's dealings.</p> <p>Reviewing completed questionnaires (from company creditors and directors) and identifying matters requiring further attention.</p> <p>Reviewing the company's bank statement and preparing schedules in relation to receipts and payments.</p> <p>Reviewing specific transactions on a case-by-case basis and liaising with director(s) and other third parties, as required.</p> <p>Liaising extensively with HMRC (the major creditor) as to progress made and likely benefit of work undertaken.</p>
Statutory reporting on conduct of director(s)	<p>Preparing and submission of the conduct report to be submitted via the DCRS.</p> <p>Liaising with Insolvency Service as may be required in relation to the findings submitted and any other information which arises.</p> <p>Liaising with the Insolvency Service as subsequently required and providing information upon request.</p>
Realisation of Assets	
Assets	<p>Reviewing the Statement of Affairs to confirm assets anticipated to be realised for the benefit of the liquidation.</p> <p>Reviewing additional information received throughout the course of the liquidation, and comparing that to the position stated within the trading history and Statement of Affairs.</p> <p>Seeking further information from various sources as to the position on the cessation of trade and taking further action to verify the position as necessary.</p>
Insurance	<p>Identification of potential issues requiring attention of insurance specialists.</p> <p>Correspondence with IP insurer regarding initial and ongoing insurance requirements.</p>

General Description	Includes
	Correspondence with previous brokers, insurers and other third parties as required.
Creditors and Distributions	
Creditor Communication	Preparation of correspondence to company creditors and their representatives via email and post. Dealing with creditor correspondence and issuing responses to creditors as may be required.
Dealing with proofs of debt ("POD")	Receiving creditor claims and proof of debt forms submitted together with supporting documentation. Issuing requests for POD's and / or supporting information where necessary.
Dividend Procedures	Reviewing balance of funds available for distribution between each class of creditor. Monitoring dividend prospects and routine reporting to creditors.

Appendix III

Receipts and Payments account for the period 18 October 2022 to 17 October 2023

Saltley Auto Breakers Limited
(In Liquidation)
Liquidator's Summary of Receipts and Payments
To 17 October 2023

RECEIPTS	Statement of Affairs (£)	Total (£)
		0.00
PAYMENTS		
HMRC (PAYE)	(550.00)	0.00
HMRC (VAT)	(9,000.00)	0.00
Trade & Expense Creditors		0.00
Bounce Back Loans	(36,000.00)	0.00
HMRC	(1,400.00)	0.00
Ordinary Shareholders	(100.00)	0.00
		0.00
Net Receipts/(Payments)		0.00

MADE UP AS FOLLOWS

0.00

Note:

Pre-Appointment Costs (Paid by a third-party)

A fixed fee of £2,500.00 plus VAT was agreed and paid by Abacus Accountancy Support prior to the winding-up resolution in respect of this firm's statement of affairs fee. Abacus Accountancy Support formerly acted as accountant to the company but has no other connection.



Laura Anne Walshe
Liquidator

PROOF OF DEBT - GENERAL FORM
Saltley Auto Breakers Limited

DETAILS OF CLAIM		
1.	Name of Creditor (if a company, registered name)	
2.	Address of Creditor (principal place of business)	
3.	If the Creditor is a registered company: <ul style="list-style-type: none"> For UK companies: its registered number For other companies: the country or territory in which it is incorporated and the number if any under which it is registered The number, if any, under which it is registered as an overseas company under Part 34 of the Companies Act 	
4.	Total amount of claim, including any Value Added Tax, as at the date of administration, less any payments made after this date in relation to the claim, any deduction under R14.20 of the Insolvency (England & Wales) Rules 2016 and any adjustment by way of set-off in accordance with R14.24 and R14.25	£
5.	If the total amount above includes outstanding uncapitalised interest, please state	YES (£) / NO
6.	Particulars of how and when debt incurred	
7.	Particulars of any security held, the value of the security, and the date it was given	
8.	Details of any reservation of title in relation to goods to which the debt relates	
9.	Details of any document by reference to which the debt can be substantiated. [Note the liquidator may call for any document or evidence to substantiate the claim at his discretion]	
10.	Give details of whether the whole or any part of the debt falls within any (and if so which) of the categories of preferential debts under section 386 of, and schedule 6 to, the Insolvency Act 1986	Category Amount(s) claimed as preferential £
11.	If you wish any dividend payment that may be made to be paid in to your bank account please provide BACS details. Please be aware that if you change accounts it will be your responsibility to provide new information	Account No.: Account Name: Sort code:
AUTHENTICATION		
Signature of Creditor or person authorised to act on his behalf		
Name in BLOCK LETTERS		
Date		
If signed by someone other than the Creditor, state your postal address and authority for signing on behalf of the Creditor		
Are you the sole member of the Creditor?		YES / NO

OPTING OUT OF RECEIVING DOCUMENTS

The consequences of opting-out

As previously advised, most future documents will not be sent to creditors by post. Nevertheless, the Liquidator is required to inform creditors of their rights to opt out of receiving documents.

Creditors have the right to elect to opt out of receiving further documents about the Liquidation unless:

- (i) the Insolvency Act 1986 requires a document to be delivered to all creditors without expressly excluding opted-out creditors; or
- (ii) it is a notice relating to a change in the office-holder or the office-holder's contact details; or
- (iii) it is a notice of a dividend or proposed dividend or a notice which the court orders to be sent to all creditors or all creditors of a particular category to which the creditor belongs.

Opting-out will not affect the creditor's entitlement to receive dividends should any be paid to creditors.

Unless the Insolvency (England & Wales) Rules 2016 provide to the contrary, opting-out will not affect any right the creditor may have to vote in a decision procedure or a participate in a deemed consent procedure in the proceedings although the creditor will not receive notice of it.

A creditor who opts out will be treated as having opted out in respect of any consecutive insolvency proceedings of a different kind in respect of the same company.

How to opt out

A creditor may at any time elect to be an opted-out creditor.

The creditor's election to opt out must be by a notice in writing authenticated and dated by the creditor.

The creditor must deliver the notice to the Liquidator (details below).

How to opt back in

The creditor may at any time revoke the election to opt out by a further notice in writing, authenticated and dated by the creditor and delivered to the Liquidator (details below).

Contact details

The Liquidators' contact details are as follows:

Name:	Laura Anne Walshe
Telephone:	0121 201 0396
Email:	laura@keywoodgroup.co.uk
Address:	Keywood Group Ltd, Gill House, 140 Holyhead Road, Birmingham, B21 0AF