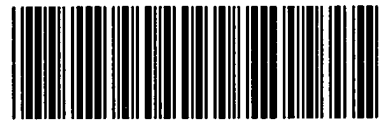


# LIQ03

## Notice of progress report in voluntary winding up

SATURDAY



\*ACHI87YA\*

A16

02/12/2023

#185

COMPANIES HOUSE

Please  
not  
use

1

### Company details

Company number

0 7 5 0 3 5 6 3

Company name in full

EXPLORE MONTENEGRO LTD

#### → Filling in this form

Please complete in typescript  
or in bold black capitals.

2

### Liquidator's name

Full forename(s)

Umang

Surname

Patel

3

### Liquidator's address

Building

Neum Insolvency

name/number Street

Suite 9, Amba House

15 College Road

Post town

Harrow

County/Region

Middlesex

Postcode

H A 1 1 B A

Country

4

### Liquidator's name ●

Full forename(s)

Surname

#### ① Other liquidator

Use this section to tell us  
about another liquidator.

5

### Liquidator's address ●

Building name/number

Street

Post town

County/Region

Postcode

Country

#### ② Other liquidator

Use this section to tell us  
about another liquidator.

# LIQ03

## Notice of progress report in voluntary winding up

### 6 Period of progress report

From date 05 10 2022

To date 04 10 2023

### 7 Progress report

☒ The progress report is attached

### 8 Sign and date

Liquidator's signature

Signature

X

*Gater*

X

Signature date

3 0 1 1 2 0 2 3

# 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

Jwalant Patel

Company name

Neum Insolvency

Address

Suite 9

Amba House

15 College Road

Post town

Harrow

County/Region

Middlesex

Postcode

H A 1 1 B A

Country

DX

Telephone

020 3411 9598



### 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)

# **EXPLORE MONTENEGRO LTD**

**Company Number: 07503563**

**Liquidator's First Annual Progress  
Report to Members and Creditors  
Dated 30 November 2023**

## **EXPLORE MONTENEGRO LTD - IN LIQUIDATION**

### **CONTENTS**

- 1** Introduction
- 2** Receipts and Payments
- 3** Work undertaken by the Liquidator
- 4** Outcome for Creditors
- 5** Liquidator's Remuneration & Expenses
- 6** Creditors' Rights
- 7** Conclusion and Next Report

### **APPENDICES**

- A** Statutory Information
- B** Receipts and Payments Account from 5 October 2022 to 4 October 2023
- C** Time Analysis for the period 5 October 2022 to 4 October 2023
- D** Additional Information in relation to Liquidator's Fees, Expenses and Disbursements
- E** Notice of Intended Dividend and Proof of Debt Form
- F** Privacy Notice

## EXPLORE MONTENEGRO LTD - IN LIQUIDATION

### 1 Introduction

- 1.1 I, Umang Patel of Neum Insolvency, Suite 9, Amba House, 15 College Road, Harrow, Middlesex, HA1 1BA, was appointed as Liquidator of Explore Montenegro Ltd on 5 October 2022.
- 1.2 Information about the way that we will use, and store personal data on insolvency appointments can be found in the attached Privacy Notice at **Appendix F**.
- 1.3 This report provides progress on the outcome of the liquidation of the Company for the period 5 October 2022 to 4 October 2023. This report should be read in conjunction with any previous reports that have been issued, copies of which are available on request free of charge.
- 1.4 The trading address of the Company was 9 Berkeley Street, London W1J 8DW, prior to liquidation.
- 1.5 The registered office of the Company was changed to C/o Neum Insolvency, Suite 9, Amba House, 15 College Road, Harrow, Middlesex, HA1 1BA and its registered number is 07503563.
- 1.6 The Statutory information relating to the Company is attached at **Appendix A**.

### 2 Receipts and Payments

- 2.1 A summary of the Liquidator's Receipts and Payments Account relating to the Company for the relevant period of 5 October 2022 to 4 October 2023 together with a comparison to the directors' Statement of Affairs values, which provides details of the remuneration charged and expenses incurred and paid by the Liquidator, is attached at **Appendix B**.

### 3 Work undertaken by the Liquidator

This section of the report provides creditors with an overview of the work undertaken in the liquidation since the date of my appointment, together with information on the overall outcome of the liquidation.

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

- 3.1 The Liquidator must comply with certain statutory obligations under the Insolvency Act 1986 and other related legislation. Details about the work I anticipated undertaking in this regard was outlined previously and I would confirm that in this period of the liquidation, there are no particular matters to report to creditors because of which the cost of the liquidation increased disproportionately.
- 3.2 As noted in my initial fees estimate/information, this work has not necessarily brought any financial benefit to creditors, but is work required on every case by statute, or best practice.

#### ***Realisation of Assets***

##### ***Cash at Bank***

- 3.3 The directors of the Company anticipated that a sum of £40,968.24 held in the Company's bank account would be available in the liquidation. I have received a total of £40,968.24 from the Company's bankers, National Westminster Bank Plc.

##### ***Tax Refund***

- 3.4 At the commencement of liquidation, the Company's former accountants were instructed to prepare all the pre-liquidation returns to minimise the corporation tax liabilities and seeking refund. It was anticipated that the Company would receive VAT refund of £1,076.17 and a PAYE refund of £2,451.84 as disclosed in the statement of affairs. I am pleased to inform that

## **EXPLORE MONTENEGRO LTD - IN LIQUIDATION**

a VAT refund of £1,147.85 from HM Revenue and Customs ("HMRC") has been received during the period. I am still making enquires with HMRC for PAYE refund. I will provide the relevant details in my next progress report.

### ***Other Assets***

- 3.5 I would advise that no further assets have come to light that may be pursued by me for the benefit of the creditors.

### ***Creditors (claims and distributions)***

- 3.6 Further information on the outcome for creditors in this case can be found at section 4 of this report. A liquidator is not only required to deal with correspondence and claims from unsecured creditors, but also those of any secured and preferential creditors of the Company. This may involve separate reporting to any secured creditor and dealing with distributions from asset realisations caught under their security, most typically a debenture as well as dealing with the general handling of communications with stakeholders, such as customers and suppliers.
- 3.7 Claims from preferential creditors typically involve employee claims and payments made on behalf of the Company by the Redundancy Payments Service following dismissal.
- 3.8 The above work will not necessarily bring any financial benefit to creditors generally and the more creditors there are on an assignment, the higher the resultant cost will usually be, however, a liquidator is required by statute to undertake this work.

### ***Investigations***

- 3.9 The Liquidator was required to undertake some of the work 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 those investigations revealed potential asset recoveries that could have been pursued for the benefit of creditors.
- 3.10 My report on the conduct of the Directors of the Company to the Department for Business, Energy & Industrial Strategy under the CDDA 1986 was submitted in accordance with statutory timescales and is confidential.
- 3.11 The Liquidator 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 and interviews; 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.
- 3.12 The information gleaned from this process 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 Liquidator did not identify any further assets other than the assets or actions which might lead to a recovery for creditors.

## **4 Outcome for Creditors**

### ***Secured Creditors***

- 4.1 There are no fixed charge holders.

### ***Preferential Creditors***

- 4.2 According to the director's statement of affairs, the preferential claims of £4,545.73 was anticipated. I have received a preferential claim from Redundancy Payments Office of

## EXPLORE MONTENEGRO LTD - IN LIQUIDATION

£2,945.73. I declared an interim distribution of 100 pence in the pound on agreed claims to preferential creditors in the amount of £2,945.73 on 29 July 2023.

### ***Secondary Preferential Creditors***

- 4.3 Post 1 December 2020, the debts subject to VAT and PAYE fall under the category of the secondary preferential creditors. I have not received any secondary preferential claim in this liquidation.

### ***Unsecured Creditors***

- 4.4 According to the director's statement of affairs, the total amount of unsecured creditors was £184,866.16. I have received a claim totalling £700,818.43 from twenty-seven unsecured creditors.
- 4.5 I am now in position to make a first and final dividend distribution to unsecured creditors. Notice is hereby given to those creditors who had not proved their debt in liquidation. A notice of intended dividend is attached at **Appendix E**.
- 4.6 There were no floating charge creditors, accordingly, the prescribed part under Section 176A of the Insolvency Act 1986 is not applicable.

## **5 Liquidator's Remuneration & Expenses**

### ***Pre-appointment Costs***

- 5.1 The fixed fee for assisting the director to prepare the Statement of Affairs and in seeking a decision of the Company's creditors over the nomination of a liquidator, was in the amount of £7,000 plus VAT. This amount has been drawn and reflected in the Receipts and Payments Account.

### ***Post-appointment Costs***

- 5.2 The creditors approved that the basis of the Liquidator's remuneration be fixed by reference to the time properly spent by the Liquidator and his staff in managing the Liquidation at the commencement of the liquidation.
- 5.3 The Liquidator's time costs were charged (exc. VAT) as follows:

	Incurred (£)	Paid (£)
Time costs for the period 5 October 2022 to 4 October 2023	14,972.20	Nil
<b>Total</b>	<b>14,972.20</b>	<b>Nil</b>

- 5.4 My time costs for the period from 5 October 2022 to 4 October 2023 are £14,972.20. This represents 51.62 hours at an average rate of £290.07 per hour. Attached as **Appendix C** is a SIP 9 Time Analysis which provides details of the activity costs incurred by staff grade during this period, in respect of the costs fixed by reference to time properly spent by me and my staff in managing the liquidation.
- 5.5 A narrative explanation of the work undertaken by the Liquidator during the Period can be found at Section 3 of this report and I would confirm that I have not drawn any fees during the Period from 5 October 2022 to 4 October 2023 on account of my accrued time costs.
- 5.6 You will recall that I provided creditors with my fees estimate prior to the agreement of the basis of my remuneration as time costs. I would confirm that it was not necessary during the liquidation to seek further approval to increase this estimate. The approved fees estimate



## EXPLORE MONTENEGRO LTD - IN LIQUIDATION

currently in force imposes an overall cap on my fees of £40,540. I would confirm that my fees have not exceeded the estimate as approved by creditors.

- 5.7 Attached as **Appendix D** is additional information in relation to the Liquidator's fees and the expenses and disbursements incurred in the liquidation.
- 5.8 A copy of 'A Creditors' Guide to Liquidators' Fees' is available on request free of charge to creditors of the Company or it can be downloaded from the R3's website <https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/more/29114/page/1/guide-to-liquidators-fees/>.

## 6 Creditors' Rights

- 6.1 Within 21 days of the receipt of this report, a secured creditor, or an unsecured creditor (with the concurrence of at least 5% in value of the unsecured creditors) may request in writing that the Liquidator provide further information about his remuneration or expenses which have been itemised in this progress report.
- 6.2 Any secured creditor, or an unsecured creditor (with the concurrence of at least 10% in value of the unsecured creditors) may within 8 weeks of receipt of this progress report make an application to court on the grounds that, in all the circumstances, the basis fixed for the Liquidator's remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Liquidator, as set out in this progress report, are excessive.

## 7 Conclusion and 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 related to liquidation, in which case I will write to all creditors.
- 7.2 If you have any queries about the information contained in this letter or the accompanying report, please contact Jwalant Patel [Jwalant@neuminsolvency.co.uk] of my office.

Yours faithfully



**Umang Patel**  
Liquidator

*Umang Patel is licensed as an Insolvency Practitioner in the United Kingdom by the Institute of Chartered Accountants in England and Wales*

## EXPLORE MONTENEGRO LTD - IN LIQUIDATION

### STATUTORY INFORMATION

### Appendix A

**COMPANY NUMBER:** 07503563 (England and Wales)

**NAME OF COMPANY:** Explore Montenegro Ltd

**TRADING NAME:** Adriatic Holidays

**PREVIOUS NAMES:** N/A

**NATURE OF BUSINESS:** Travel Agency

**DATE OF INCORPORATION:** 24 January 2011

**REGISTERED OFFICE ADDRESS:** C/o Neum Insolvency  
Suite 9, Amba House  
15 College Road  
Harrow HA1 1BA

**TRADING ADDRESS:** 9 Berkeley Street  
London  
W1J 8DW

**PARENT COMPANY:** Adriatic Holidays Ltd

**DIRECTORS:** Paul Scott Howarth (25/08/2016 – present)  
Kevin Leathwood (18/02/2022 – present)

**AUTHORISED SHARE CAPITAL:** 75,000 Ordinary Shares of £1 each

**ISSUED SHARE CAPITAL:** 75,000 Ordinary Shares of £1 each

**SHAREHOLDERS:** Adriatic Holidays Ltd £75,000

**BANKERS:** National Westminster Bank Plc

**SECURITY AND CHARGES:** None

### LIQUIDATOR'S DETAILS

**LIQUIDATOR'S NAME AND ADDRESS:** Umang Patel  
of Neum Insolvency  
Suite 9, Amba House  
15 College Road, Harrow  
Middlesex HA1 1BA

**OFFICE HOLDER NUMBER:** 18790

**DATE OF APPOINTMENT:** 5 October 2022

**BY WHOM APPOINTED:** Members and Creditors

**Explore Montenegro Ltd**  
**(In Liquidation)**  
**Liquidator's Summary of Receipts & Payments**

Statement of Affairs £		From 05/10/2022 To 04/10/2023 £	From 05/10/2022 To 04/10/2023 £
	<b>ASSET REALISATIONS</b>		
40,968.24	Cash at Bank	40,968.24	40,968.24
2,451.84	PAYE Refund	NIL	NIL
1,076.17	VAT Refund	1,147.85	1,147.85
		42,116.09	42,116.09
	<b>COST OF REALISATIONS</b>		
	Accountants Fees	2,000.00	2,000.00
	Office Holder's Bond	225.40	225.40
	Statement of Affairs Fee	7,000.00	7,000.00
	Statutory Advertising	293.25	293.25
		(9,518.65)	(9,518.65)
	<b>PREFERENTIAL CREDITORS</b>		
(2,945.73)	Employee Arrears/Hol Pay	NIL	NIL
NIL	HM Revenue & Customs - PAYE/NIC	NIL	NIL
NIL	HM Revenue & Customs - VAT	NIL	NIL
(1,600.00)	RPO Arrears & Holiday Pay	2,945.73	2,945.73
		(2,945.73)	(2,945.73)
	<b>UNSECURED CREDITORS</b>		
(122,141.86)	Customers Unsecured Claims	NIL	NIL
NIL	HM Revenue & Customs - Corp Tax	NIL	NIL
(49,400.00)	NatWest Bank Plc - BB Loan	NIL	NIL
(9,124.30)	RPO Unsecured Claims	NIL	NIL
(4,200.00)	Trade & Expense Creditors	NIL	NIL
		NIL	NIL
	<b>DISTRIBUTIONS</b>		
(75,000.00)	Ordinary Shareholders	NIL	NIL
		NIL	NIL
<b>(219,915.64)</b>		<b>29,651.71</b>	<b>29,651.71</b>
	<b>REPRESENTED BY</b>		
	Bank 1 Current		29,651.71
			<b>29,651.71</b>



Umang Patel  
Liquidator

**Explore Montenegro Ltd**

**Appendix C**

**SIP 9 – Time & Cost Summary of Neum Insolvency**

Period: 5 Oct 2022 to 4 Oct 2023

Actual Time Costs								Estimated Time Costs at the Commencement of Liquidation	
Classification of work function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Costs (£)	Average hourly rate (£)	Time Costs (£)	Average hourly rate (£)
Administration & Planning	1.80	2.90	0.00	12.78	17.48	4,635.80	265.15	13,540.00	423.00
Case Specific Matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	5.65	0.00	0.00	6.28	11.93	3,388.90	284.02	12,600.00	360.00
Investigation	5.50	2.75	0.00	7.70	15.95	5,005.00	313.79	5,450.00	363.00
Realisation of Assets	5.05	0.00	0.00	1.20	6.25	1,942.50	310.80	8,950.00	407.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Hours</b>	<b>18.00</b>	<b>5.65</b>	<b>0.00</b>	<b>27.96</b>	<b>51.61</b>	<b>14,972.20</b>	<b>298.72</b>	<b>40,540.00</b>	<b>390.00</b>
<b>Total Fees Claimed</b>						<b>0.00</b>			

## EXPLORE MONTENEGRO LTD - IN LIQUIDATION

### Appendix D

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

##### 1 Staff Allocation and the Use of Sub-Contractors

- 1.1 The general approach to resourcing our assignments is to allocate staff with the skills and experience to meet the specific requirements of the case.
- 1.2 The constitution of the case team will usually consist of a Partner, a Manager, and an Administrator or Assistant. The exact constitution of the case team will depend on the anticipated size and complexity of the assignment and the experience requirements of the assignment.
- 1.3 We have not utilised the services of any sub-contractors in this case.

##### 2 Professional Advisors

- 2.1 On this assignment we have not used any professional advisors.

##### 3 Liquidator's Expenses

- 3.1 An outline of the total expenses paid during the Liquidation can be found in the Receipts and Payments account at **Appendix B**.
- 3.2 Category 1 expenses do not require approval by creditors. The type of expenses that may be charged as a Category 1 expenses to a case generally comprise of external supplies of incidental services specifically identifiable to the case, such as postage, case advertising, invoiced travel and external printing, room hire and document storage. Also chargeable will be any properly reimbursed expenses incurred by personnel in connection with the case.

Expenses	5 October 2022 to 4 October 2023	
	Incurred	Paid
	£	£
Statutory Advertising	391.00	293.25
Office Holder's Bond	225.40	225.40
<b>Total</b>	<b>616.40</b>	<b>518.65</b>

- 3.3 Category 2 expenses do require approval. These are costs which are directly referable to the appointment in question but are not payments which are made to an independent third party and may include shared or allocated costs that can be allocated to the appointment on a proper and reasonable basis such as internal room hire, document storage or business mileage. Details of Category 2 expenses charged by this firm (where appropriate) were provided at the time the Liquidator's fees were approved by the members.
- 3.4 No Category 2 expenses were charged to the case.

##### 4 Charge-Out Rates

- 4.1 Neum Insolvency' current charge-out rates effective from 5 October 2022 are detailed below. Please note this firm records its time in minimum units of 6 minutes.

	(Per hour) £
Insolvency Practitioner/Partner	550
Manager	410
Administrator	200
Support Staff	150

**IN THE MATTER OF THE INSOLVENCY ACT 1986**

**AND**

**EXPLORE MONTENEGRO LTD ("THE COMPANY")  
(IN CREDITORS' VOLUNTARY LIQUIDATION)  
Former Trading Address: 9 Berkeley Street, London W1J 8DW**

**NOTICE OF INTENDED DIVIDEND**

NOTICE IS HEREBY GIVEN pursuant to Rule 14.29 of the Insolvency Rules 1986 (as amended) that I, Umang Patel of Neum Insolvency, Suite 9, Amba House, 15 College Road, Harrow, Middlesex HA1 1BA, being the Liquidator of the Company, intend to declare a first and final dividend to the unsecured creditors within the period of two months from 28 December 2023.

Those creditors who have not yet proved their debts in the Liquidation are required, on or before 28 December 2023, to send their names and addresses with particulars of their debts to me, and if so required in writing by me, personally, or by solicitors, to come in and prove their debts at such time and place as shall be specified in such notice or, in default thereof, they will be excluded from the benefit of any dividend declared before such debt is proved.

In accordance with the provisions of Part 14 of the Insolvency (England and Wales) Rules 2016, a creditor whose debt is a 'small debt' not exceeding £1,000 is deemed to have proved for the purposes of determination and payment of this dividend and is not required to prove their debt as described by this notice unless advised otherwise by the Liquidator.

Finally, the Liquidator is required to state the value of the fund (the Prescribed Part) available to unsecured creditors from the Company's net property under s176A of the Insolvency Act 1986. I would confirm that there are no relevant floating charges over the assets of the Company and therefore I am not required to set aside this fund for the benefit of the unsecured creditors.

Dated: 30 November 2023



---

Umang Patel  
Liquidator  
Neum Insolvency  
Suite 9, Amba House  
15 College Road, Harrow  
Middlesex HA1 1BA

# PROOF OF DEBT - GENERAL FORM

## EXPLORE MONTENEGRO LTD

Company Registration Number: 07503563

Date of Winding-Up Order / Resolution for voluntary winding up: 5 October 2022

DETAILS OF CLAIM		
1.	Name of Creditor (if a company, its registered name)	
2.	Address of Creditor (i.e. principal place of business)	
3.	If the Creditor is a registered company: <ul style="list-style-type: none"> <li>For UK companies: its registered number</li> <li>For other companies: the country or territory in which it is incorporated and the number if any under which it is registered</li> <li>The number, if any, under which it is registered as an overseas company under Part 34 of the Companies Act</li> </ul>	
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:

<b>AUTHENTICATION</b>	
Email Address of Creditor	
Contact Number of Creditor	
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



**Neum Insolvency Limited**  
**Explore Montenegro Ltd**  
**Creditors with Outstanding Proofs**

Key	Name	S of A £	S of A 2 £	S of A Total £
CA01	Air Travel Trust (ATOL)	3,500.00	0.00	3,500.00
CC04	Customers Unsecured Claims	122,141.86	0.00	122,141.86
CE00	Emily Homer	3,947.00	0.00	3,947.00
CE02	Employees Pref and Unsecured Claims	2,945.73	0.00	2,945.73
CF00	Feefo Customer Review System	100.00	0.00	100.00
CH03	Lee Hoff	11,489.00	0.00	11,489.00
CS02	Miss Sarah Entwistle	823.00	0.00	823.00
CA04	Mr A Adult	2,640.00	0.00	2,640.00
CG01	Mr Gareth Holwill	1,659.80	0.00	1,659.80
CH06	Mr Hilary Cook	1,998.00	0.00	1,998.00
CG00	Mr John Gatland	5,576.00	0.00	5,576.00
CR02	Mr Richard Savage	2,845.95	0.00	2,845.95
CR03	Mr Robert Prichett	2,639.80	0.00	2,639.80
CW00	Mr William Reid	3,105.00	0.00	3,105.00
CA06	Mrs Alison Ashford	4,242.30	0.00	4,242.30
CD01	Mrs Dawn Allsopp	2,559.20	0.00	2,559.20
CE01	Mrs Elizabeth Mann	2,452.00	0.00	2,452.00
CH08	Mrs Helen Rayner	472.00	0.00	472.00
CL02	Mrs Lynn Lavender	2,598.00	0.00	2,598.00
CS01	Mrs Sallie Jago	2,951.16	0.00	2,951.16
CA03	Ms Ann Mcbeth	1,514.00	0.00	1,514.00
CK00	Ms Kim Beddoe Beddoe	1,198.00	0.00	1,198.00
CP01	Ms Pauline Rigby	2,410.00	0.00	2,410.00
CP00	Paula Thomas	2,714.00	0.00	2,714.00
CR01	Robert Reed	2,741.83	0.00	2,741.83
CT00	Sarah Tudor	1,942.00	0.00	1,942.00
<b>26 Entries Totalling</b>		<b>193,205.63</b>	<b>0.00</b>	<b>193,205.63</b>

## **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. Umang Patel 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 may process in most cases by insolvency practitioners will be basic details that may identify an individual and will typically be sufficient to allow us to carry out our work as insolvency practitioners, for example, dealing with the claims of individuals who are owed monies by the companies/individuals over whom we have been appointed.

However, insolvency practitioners may be appointed over entities that process personal data that is considered more sensitive, for example health records and this sensitive data will usually have been created before our appointment. Although we will take appropriate steps to safeguard sensitive data (or to destroy it where it is appropriate to do so), subject to limited exceptions, for example, where we identify previous conduct and/or action that requires further investigation, we will not be processing sensitive data.

### **Sharing information**

We may share personal data with third parties where we are under a legal or regulatory duty to do so, or it is necessary for the purposes of undertaking our work as insolvency practitioners. We may also share personal data to lawfully assist the police or other law enforcement agencies with the prevention and detection of crime, where disclosure is necessary to protect the safety or security of any persons and/or otherwise as permitted by the law.

### **How long will we hold it?**

Personal data will be retained for as long as any legislative or regulatory requirement requires us to hold it. Typically, this may be up to 6 years after which it will be destroyed.

### **What are your rights?**

You have the right to receive the information contained in this document about how your personal data may be processed by us.

You also have the right to know that we may be processing your personal data and, in most circumstances, to have information about the personal data of yours that we hold, and you can ask for certain other details such as what purpose we may process your data for and how long we will hold it.

Individuals have the right to request that incorrect or incomplete data is corrected and in certain circumstances, you may request that we erase any personal data on you which may be held or processed as part of our work as insolvency practitioners. If you have any complaints about how we handle your personal data, please contact Umang Patel [Umang@neuminsolvency.co.uk] of Neum Insolvency, Suite 9, Amba House, 15 College Road, Harrow, Middlesex HA1 1BA, 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.