

# 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 6 3 6 3 5

Company name in full Bath & Bristol Damp Proofing Ltd

#### Filling in this form

Please complete in typescript or in  
bold black capitals.

### 2 Liquidator's name

Full forename(s) Rob

Surname Coad

### 3 Liquidator's address

Building name/number Orchard St Business Centre

Street 13-14 Orchard Street

Post town Bristol

County/Region

Postcode B S 1 5 E H

Country United Kingdom

### 4 Liquidator's name

Full forename(s)

Surname

#### 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

#### 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	1	6	0	3	2	0	2	2
To date	1	5	0	3	2	0	2	3

### 7 Progress report

☒ The progress report is attached

### 8 Sign and date

Liquidator's signature

Signature

X 

X

Signature date

1 2 0 5 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.

Rob Coad

Undebt.co.uk

Orchard St Business Centre

13-14 Orchard Street

Bristol

Postcode

B

S

1

5

E

H

United Kingdom

DX

0117 376 3523



### 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)

**ANNUAL PROGRESS REPORT**

**BATH & BRISTOL DAMP PROOFING LTD - IN CREDITORS' VOLUNTARY LIQUIDATION**

ANNUAL PROGRESS REPORT OF BATH & BRISTOL DAMP PROOFING LTD  
- IN CREDITORS' VOLUNTARY LIQUIDATION

**Content**

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- Enquiries and Investigations
- Realisation of Assets
- Creditors
- Ethics
- Fees and Expenses
- Creditors' Rights
- Death of the Joint Liquidator
- Conclusion

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- Appendix II  
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- Appendix III  
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- Appendix IV  
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- Appendix V  
General Data Protection Regulation information

ANNUAL PROGRESS REPORT OF BATH & BRISTOL DAMP PROOFING LTD  
- IN CREDITORS' VOLUNTARY LIQUIDATION

## EXECUTIVE SUMMARY

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

### Assets

Asset	Estimated to realise per Statement of Affairs	Realisations to date	Anticipated future realisations	Total anticipated realisations
Intangible Assets	0.00	833.33	0.00	0.00
Cash at Bank	14,749.56	14,749.56	0.00	14,749.56

### Expenses

Expense	Amount fees expenses estimates	per and Expense incurred to date	Anticipated further expense to closure	Total anticipated expense
Liquidators' fees	14,580.00	12,271.50	2,308.50	14,580.00
Case Management Fees - Initial	150.00	150.00	0.00	150.00
Case Management Fees - Monthly	57.00	57.00	28.50	85.50
Statutory Bordereau	80.00	80.00	0.00	80.00
Statutory Advertising	204.60	204.60	0.00	204.60
Insolvency Notices	5.00	5.00	0.00	5.00
Agent's Fees	250.00	200.00	0.00	200.00

### Dividend prospects

Creditor class	Distribution / dividend paid to date	Anticipated distribution / dividend, based upon the above
Secured creditor	0.00	0.00
Preferential creditors	0.00	0.00
Secondary Preferential creditors	0.00	0.00
Unsecured creditors	0.00	0.00

### Summary of key issues outstanding

- Progression of statutory and administrative closure tasks.
- Recovery of outstanding recoverable VAT

### Closure

Based on current information, it is anticipated that the liquidation will be concluded within the next six months.

### Death of Joint Liquidator

Please be advised that Neil Maddocks passed away on 31 March 2022. The administration of this liquidation has not been affected.

## **ADMINISTRATION AND PLANNING**

### **Statutory information**

Statutory information may be found at Appendix I.

The Liquidator is required to meet a considerable number of statutory and regulatory obligations. Whilst many 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 detailed list of these tasks may be found in Appendix IV.

### **Reporting**

The Liquidator has met his statutory and regulatory duties to report to creditors, as listed below. 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.

During the Review Period, the following key documents have been issued:

- The Liquidator's initial fee estimate report.

### **Other administration tasks**

During the Review Period, the following material tasks in this category were carried out:

- Periodic case reviews

## **ENQUIRIES AND INVESTIGATIONS**

During the Review Period, 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.

The director did not provide the books and records or a completed questionnaire but did provide a Statement of Affairs.

The information gleaned from this process enabled the Liquidator to meet his statutory duty to submit a confidential report on the conduct of the director to the Insolvency Service.

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

This initial assessment revealed to the Liquidator a realisable trading name and customer database that had not been included in the director's statement of affairs and merited further investigation.

## **REALISATION OF ASSETS**

Detailed below is key information about asset realisation and strategy, however, more details about the work undertaken may be found at Appendix IV. The Liquidator formulated and worked through a realisation strategy that sought to maximise realisations net of costs. The financial benefit of those efforts is described further below.

### **Transactions with connected parties**

#### **Goodwill**

Since appointment, a sale to a connected party has occurred.

The Liquidator instructed Asset Management Services Limited (AMS), who are professional independent agents with adequate professional indemnity insurance, to dispose of the Company's assets using the most advantageous method available.

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- IN CREDITORS' VOLUNTARY LIQUIDATION

Andrew Oakley expressed an interest in purchasing the Company's Goodwill. He is connected with the Company because he was the sole director and shareholder of the Company.

Therefore, Mr Oakley was invited to contact AMS direct to progress his interest. Mr Oakley was the only party interested in acquiring the Goodwill and therefore AMS concluded that his offer of £1,000 (including VAT) should offer be accepted.

Consequently, the Company's Goodwill was sold to Mr Oakley on 20 July 2022 for £1,000 (inclusive of VAT), which was received in full on the same date.

**Cash at bank**

The Company's held a business bank account with Santander Bank with a credit balance of £14,749.56 at the date of liquidation. This balance has been transferred to the liquidation bank account in full. There will therefore be no further realisations in this regard.

**CREDITORS**

Irrespective of whether sufficient realisations are achieved to pay a dividend to creditors, the Liquidator has had to carry out key tasks which are detailed in the list at Appendix IV. The following sections explain the anticipated outcomes to creditors and any distributions paid.

**Secured creditors**

The Company has not granted any charges over its assets.

**Preferential creditors**

**Employee claims**

Mr Oakley was the Company's sole employee and was made redundant on 16 March 2023. The relevant information to allow employees to submit claims has been sent to the Redundancy Payments Service (RPS) and information and help was given to employees to enable them to submit their claims online.

Employees were shown to be owed £2,895 of which £491 was understood to be due preferentially. The liquidator understands that no preferential claim was ever submitted by Mr Oakley to the RPS and there is therefore no attendant claim from the RPS in the liquidation.

The Liquidator does not anticipate being able to pay any distribution in respect of preferential claims.

**Secondary Preferential creditors**

In any insolvency process started from 1 December 2020, HMRC is a secondary preferential creditor for the following liabilities:

- VAT
- PAYE Income Tax
- Employees' NIC
- CIS deductions
- student loan deductions

This will mean that, if there are sufficient funds available, any of the above amounts owed by the Company will be paid after the preferential creditors have been paid in full.

HMRC was not understood to have any secondary preferential claim.

**Unsecured creditors**

HMRC was shown to be owed £22,774 in respect of outstanding Corporation Tax. No claim has been received to date in this regard.

The Company's others unsecured creditors as per the statement of affairs totalled £51,394.20. Please be advised that proofs of debt are still being received and therefore the total value of unsecured claims is not known at present.



ANNUAL PROGRESS REPORT OF BATH & BRISTOL DAMP PROOFING LTD  
- IN CREDITORS' VOLUNTARY LIQUIDATION

**Dividend prospects**

It is not anticipated that any distribution will be made to any class of creditor.

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

**ETHICS**

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

**General ethical considerations**

Prior to the Liquidator's appointment, a review of ethical issues was undertaken and no ethical threats were identified. A further review has been carried out and no threats have been identified in respect of the management of the insolvency appointment over the Review Period.

During the Review Period, no new threats to compliance with the Code of Ethics have been identified.

**Specialist Advice and Services**

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. Details of the specialists specifically chosen in this matter are detailed below.

AMS – agents appointed for the valuation of the Company's Goodwill.

**FEES AND EXPENSES**

**Pre-Appointment Costs**

**Paid by Company prior to appointment**

A fixed fee of £5,000 plus VAT was agreed and paid by the Company prior to the winding-up resolution.

**The Liquidator's fees**

It is the firm's practice to ensure that work is conducted by the appropriate staff member at the appropriate level of experience. Junior members of staff deal with the day to day administration on cases and a manager and director then oversees the work undertaken. Where the issues are complex and litigious, the work will be closely supervised or undertaken by a senior manager or director.

The basis of the Liquidator's fees was approved by creditors on 29 April 2022 in accordance with the following decision:

That the Joint Liquidators' fees be fixed by reference to the time given by them and their staff in attending to matters arising in the Liquidation, such time to be charged at the hourly charge out rate of the grade of staff undertaking the work at the time it was undertaken and not to exceed £14,580 plus VAT and expenses as detailed in the Joint Liquidators Report to Creditors dated 11 April 2022.

The time costs for the period 16 March 2022 to 15 March 2023 total £12,271.50, representing 51.8 hours at an average hourly rate of £236.90. The sum of £11,918 has been drawn on account of time costs incurred. The time costs for the period are detailed at Appendix III.

Having regard for the costs that are likely to be incurred in bringing this Liquidation to a close, the Liquidator considers that:

- the original fees estimate is unlikely to be exceeded; and
- the original expenses estimate is unlikely to be exceeded.

ANNUAL PROGRESS REPORT OF BATH & BRISTOL DAMP PROOFING LTD  
- IN CREDITORS' VOLUNTARY LIQUIDATION

**Expenses**

The expenses, which include disbursements that have been incurred and not yet paid during the period are detailed in the Executive Summary. Also included in the Executive Summary is a comparison of the expenses likely to be incurred in the Liquidation as a whole with the original expenses estimate

The category 1 expenses paid for in the period 16 March 2022 to 15 March 2023 total £392.60 are detailed at Appendix II and represent payments to parties not associated with the firm, who have provided services or goods for the administration of the assignment.

No category 2 expenses have been incurred or paid in the period 16 March 2022 to 15 March 2023. The basis of calculation of this category of expense was disclosed to creditors prior to their approval, which was given on 29 April 2022.

Information about this insolvency process may be found on the R3 website at <http://www.creditorinsolvencyguide.co.uk/>. A copy of 'A Creditors' Guide to Fees' together with the firm's charge-out rate and expenses policy may be obtained on request.

**Other professional costs**

**Agents and valuers**

AMS were instructed as agents and valuers in relation to the Company's Goodwill. Their costs totalled £200 plus VAT.

**CREDITORS' RIGHTS**

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

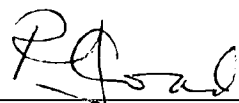
An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Liquidator's fees and the amount of any proposed expenses or expenses already incurred,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

**CONCLUSION**

The administration of the case will be continuing to finalise the following outstanding matters that are preventing this case from being closed:

- Progression of statutory and administrative closure tasks.
- Recovery of outstanding recoverable VAT

If you require any further information, please contact this office.

Signed  \_\_\_\_\_

Rob Coad  
Liquidator

ANNUAL PROGRESS REPORT OF BATH & BRISTOL DAMP PROOFING LTD  
- IN CREDITORS' VOLUNTARY LIQUIDATION

**Appendix I**

**Statutory Information**

Company Name	Bath & Bristol Damp Proofing Ltd
Former Trading Name	Bath & Bristol Damp Proofing Ltd
Company Number	10663635
Registered Office	Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH
Former Registered Office	32 Brookside Drive, Farmborough, Bath, BA2 0AX
Office holder	Rob Coad
Office holders' address	Undebt.co.uk Orchard St Business Centre 13-14 Orchard Street Bristol BS1 5EH
Date of appointment	16 March 2022
Former office holder:	Neil Maddocks deceased 31 March 2022

**Bath & Bristol Damp Proofing Ltd - In Creditors Voluntary Liquidation**  
**Liquidator's Abstract of Receipts & Payments**

**From 16 March 2022 To 15 March 2023**

S of A £	From 16/03/22 To 15/03/23	From 16/03/22 To 15/03/23
<b>ASSET REALISATIONS</b>		
	833.33	833.33
Intangible Assets		
14,749.56	14,749.56	14,749.56
Cash at Bank		
14,749.56	15,582.89	15,582.89
<b>COST OF REALISATIONS</b>		
	(11,918.00)	(11,918.00)
Office Holders Fees		
	(204.60)	(204.60)
Statutory Advertising		
	(154.75)	(154.75)
Case Management Fee		
	(33.25)	(33.25)
Case Management Monthly Fee		
NIL	(12,310.60)	(12,310.60)
<b>UNSECURED CREDITORS</b>		
(47,000.00)	NIL	NIL
Bounce Back Loan		
(22,774.20)	NIL	NIL
HM Revenue & Customs		
(4,394.00)	NIL	NIL
Trade Creditor		
(74,168.20)	NIL	NIL
(59,418.64)	3,272.29	3,272.29

**REPRESENTED BY**

Vat Receivable	306.50
Current A/C	2,965.79
	3,272.29

### Appendix III

#### Bath & Bristol Damp Proofing Ltd - in Creditors Voluntary Liquidation

Joint Liquidators' SIP9 Compliant Time Cost Analysis for the period 16 March 2022 to 15 March 2023

Classification of Work Function	Officeholder Hours	Manager Hours	Administrator Hours	Assistant / Support Hours	Total Hours	Cost £	Average hourly cost £
Administration & Planning	1.5	6.4	4.0	3.1	15.0	3,051.50	203.43
Appointment & Related Formalities	0.0	0.2	0.0	0.0	0.2	55.00	275.00
Cashiering & Banking	0.1	0.8	2.7	0.2	3.8	630.00	165.79
Court Hearings	0.0	0.0	0.0	0.0	0.0	0.00	
Creditor Correspondence	0.0	0.9	0.0	0.0	0.9	247.50	275.00
Creditor Reporting	0.7	1.0	0.4	0.4	2.5	629.00	251.60
Dealings with Employees	0.0	2.1	2.1	0.0	4.2	892.50	212.50
Dealings with Secured Creditors	0.0	0.0	0.0	0.0	0.0	0.00	
Dealings with Unsecured Creditors	0.0	0.6	0.0	0.0	0.6	165.00	275.00
Insurance of Assets	0.6	0.0	0.0	0.0	0.6	216.00	360.00
Investigations	0.0	5.4	1.5	0.0	6.9	1,687.50	244.57
Realisation of Assets	1.0	3.4	0.0	0.0	4.4	935.00	212.50
Receipts & Payments	0.0	0.0	0.0	0.0	0.0	0.00	
Statutory & Compliance	4.4	0.4	3.7	0.0	8.5	2,193.50	258.06
Tax & VAT Matters	0.0	3.3	0.9	0.0	4.2	1,029.00	245.00
Trading	0.0	0.0	0.0	0.0	0.0	0.00	
<b>Total Hours</b>	<b>8.3</b>	<b>24.5</b>	<b>15.3</b>	<b>3.7</b>	<b>51.8</b>	<b>12,271.50</b>	<b>236.90</b>
<b>Total costs</b>	<b>2,988.00</b>	<b>6,718.50</b>	<b>2,101.50</b>	<b>463.50</b>			

Charge Out Rates Per Hour	£
Officeholder	360
Senior Manager	275
Manager	225
Assistant Manager	180
Senior Administrator	150
Administrator	135
Assistant / Support	120

ANNUAL PROGRESS REPORT OF BATH & BRISTOL DAMP PROOFING LTD  
- IN CREDITORS' VOLUNTARY LIQUIDATION

**Appendix IV**

**Detailed list of work undertaken for Bath & Bristol Damp Proofing Ltd  
In Creditors' Voluntary Liquidation for the review period 16 March 2022 to 15 March 2023**

Below is detailed information about the tasks undertaken by the Liquidator.

<b>General Description</b>	<b>Includes</b>
<b>Statutory and General Administration</b>	
Statutory/advertising	Annual corporation tax returns Advertising in accordance with statutory requirements Bonding the case for the value of the assets
Document maintenance/file review/checklist	Filing of documents Periodic file reviews documenting strategy Periodic reviews of the application of ethical, anti-money laundering and anti-bribery safeguards Maintenance of statutory and case progression task lists/diaries Updating checklists
Bank account administration	Preparing correspondence opening and accounts Requesting bank statements Bank account reconciliations Correspondence with bank regarding specific transfers Maintenance of the estate cash book Banking remittances and issuing BACS payments
Planning / Review	Discussions regarding strategies to be pursued Meetings with team members and independent advisers to consider practical, technical and legal aspects of the case
Books and records / storage	Dealing with records in storage Sending job files to storage
<b>Pension scheme</b>	Identifying whether there is a pension scheme
<b>Reports</b>	Circulating initial report to creditors upon appointment Preparing annual progress report, investigation and general reports to creditors Disclosure of sales to connected parties
<b>Creditors' decisions</b>	Preparation of decision procedure notices, voting forms and advertisements Notice of decision procedure to all known creditors Collate and examine proofs and votes to conclude decisions
<b>Investigations</b>	
SIP 2 Review	Correspondence to request information on the company's dealings Reviewing company's financial records
Statutory reporting on conduct of director(s)	Preparing statutory investigation reports Liaising with Insolvency Service Submission of report with the Insolvency Service
<b>Realisation of Assets</b>	
Other assets: intangibles	Liaising with agents to agree disposal strategy Dealing with potential purchasers Collecting sales consideration
Insurance	Identification of potential issues requiring attention of insurance specialists Correspondence with insurer regarding initial and ongoing insurance requirements Reviewing insurance policies Correspondence with previous brokers
On-going Employee issues	Making redundancies where necessary

ANNUAL PROGRESS REPORT OF BATH & BRISTOL DAMP PROOFING LTD  
- IN CREDITORS' VOLUNTARY LIQUIDATION

General Description	Includes
<b>Creditors and Distributions</b>	
Creditor Communication	Receive and follow up creditor enquiries via telephone Review and prepare correspondence to creditors and their representatives via email and post Assisting employees to pursue claims via the RPO
Dealing with proofs of debt ("POD")	Receipting and filing POD when not related to a dividend Corresponding with RPO regarding POD when not related to a dividend
Processing proofs of debt	Preparation of correspondence to potential creditors inviting submission of POD Receipt of POD

# Privacy Notice

The following information is provided to comply with the requirements of the General Data Protection Regulation.

This privacy statement describes why and how we collect and use personal data and provides information about individuals' rights. It applies to personal data provided to us, both by individuals themselves or by others. We may use personal data provided to us for any of the purposes described in this privacy statement or as otherwise stated at the point of collection.

<b>Identity and contact details of the controller and where applicable, the controller's representative and the data protection officer</b>	<p>Where an insolvency practitioner of Undebt.co.uk is not appointed as office holder, the data controller is either the company/individual on whose instructions Undebt.co.uk is acting or it is Undebt.co.uk. The contact details of Undebt.co.uk are: Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, <a href="mailto:helpme@undebt.co.uk">helpme@undebt.co.uk</a>.</p> <p>Where an insolvency practitioner of Undebt.co.uk is appointed as office holder and the data processing is carried out as part of their statutory duties, the office holder(s) is/are the data controllers. The Insolvency practitioner(s) can be contacted at: Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, <a href="mailto:helpme@undebt.co.uk">helpme@undebt.co.uk</a>.</p>
<b>How we use your personal information</b>	<p>The purpose for which personal information is processed may include any or all of the following:</p> <ul style="list-style-type: none"><li>• deliver services and meet legal responsibilities</li><li>• verify identity where this is required</li><li>• communication by post, email or telephone</li><li>• understand needs and how they may be met</li><li>• maintain records</li><li>• process financial transactions</li><li>• prevent and detect crime, fraud or corruption</li><li>• may also need to use data to defend or take legal actions related to the above</li></ul>
<b>Lawful basis for the processing</b>	<p>Most processing is carried out to comply with our legal obligations under statute and other regulatory obligations related to the insolvency process. We also believe our processing is for the legitimate interests of all stakeholders in the insolvency process, as they are entitled to be kept informed and may wish to engagement in the insolvency process. Where Undebt.co.uk has engaged with a client to perform a service, we will be required to process data to provide the service in accordance with the contractual terms.</p>
<b>What personal information we hold</b>	<p>The categories are: contact details, financial information and location. In rare cases, we may hold some special category data, e.g. trade union membership or information about individual's health, which will be necessary to administer the insolvency process in line with our legal obligations.</p>
<b>Who we share our data with</b>	<p><b>[if applicable]</b> Our firm may have offices outside of the UK and the European Union ("EU"). We may also use third parties located in other countries to help us run our business. As a result, personal data may</p>



	<p>be transferred outside the countries where we and our clients are located. This includes countries outside the EU and countries that do not have laws that provide specific protection for personal data. We have taken steps to ensure all personal data is provided with adequate protection and that all transfers of personal data outside the EU are done lawfully. Where we transfer personal data outside of the EU to a country not determined by the European Commission as providing an adequate level of protection for personal data, the transfers will be under an agreement which covers the EU requirements for the transfer of personal data outside the EU.</p> <p>Personal data held by us may be transferred to:</p> <p><b>[if applicable]Other member firms and/or Other offices</b>  Details of our member firm/other office locations are available here <a href="http://undebt.co.uk">undebt.co.uk</a>. We may share personal data with other member firms/other offices where necessary for administrative purposes and to provide professional services to our clients.</p> <p><b>[if applicable]Third party organisations that provide applications/functionality, data processing or IT services to us</b>  We use third parties to support us in providing our services and to help provide, run and manage our internal IT systems. For example, providers of information technology, cloud based software as a service providers, identity management, website hosting and management, data analysis, data back-up, security and storage services. The servers powering and facilitating that cloud infrastructure are located in secure data centres around the world, and personal data may be stored in any one of them.</p> <p><b>[if applicable]Third party organisations that otherwise assist us in providing goods, services or information</b></p> <p><b>Auditors and other professional advisers</b></p> <p><b>Law enforcement or other government and regulatory agencies or to other third parties as required by, and in accordance with, applicable law or regulation</b>  Occasionally, we may receive requests from third parties with authority to obtain disclosure of personal data, such as to check that we are complying with applicable law and regulation, to investigate an alleged crime, to establish, exercise or defend legal rights. We will only fulfil requests for personal data where we are permitted to do so in accordance with applicable law or regulation.</p>
<b>How long we retain your personal information</b>	<p>We retain personal data for as long as is necessary to achieve the purpose listed above and for any other permissible related purpose. For example, we retain most records until the time limit for claims arising from the activities has expired or otherwise to comply with statutory or regulatory requirements regarding the retention of such records.</p>
<b>Your rights</b>	<p>The GDPR provides the following rights for individuals:</p> <p>Right to inform</p>

	<p>This privacy notice meets our requirement to inform you of our processing of your data.</p> <p><b>Access to personal data</b>  You have a right of access to personal data held by us as a data controller. This right may be exercised by contacting us at: Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom, 0117 376 3523, helpme@undebt.co.uk. We will aim to respond to any requests for information promptly, and in any event within one month.</p> <p><b>Amendment of personal data</b>  To update personal data submitted to us, you may email us at helpme@undebt.co.uk or, where appropriate, contact us via the relevant website registration page or by amending the personal details held on relevant applications with which you registered.</p> <p><b>Rights that do not apply in these particular circumstances</b>  Not all of the rights under the GDPR are available as one of the reasons we are holding your data is on the basis of it being a legal obligation and therefore the right to erasure, data portability and to object do not apply.</p>
<b>Right to withdraw consent</b>	The data received was not based upon obtaining consent and therefore the right to withdraw consent does not apply.
<b>Changes to our privacy statement</b>	<p>We keep this privacy statement under regular review and will place any updates on our website. Paper copies of the privacy statement may also be obtained by writing to us at Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom.</p> <p>This privacy statement was last updated on [date].</p>
<b>Complaints</b>	<p>Should you want to complain about our use of personal data, please contact us at Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom.</p> <p>You also have the right to lodge a complaint with the Information Commissioner's Office ("ICO") (the UK data protection regulator). For further information on your rights and how to complain to the ICO, please refer to the <a href="#">ICO website</a>.</p>
<b>Who provided the personal data</b>	The personal data we have used to contact you was provided by the company/individual (or persons acting on their behalf) on whose instructions we are acting or in relation to which our insolvency practitioner has been appointed. We also access information from the Registrar of Companies and other similar public-access data providers.