

In accordance with Rule 6.28 of the Insolvency (England & Wales) Rules 2016 and Section 106(3) of the Insolvency Act 1986.

LIQ14

Notice of final account prior to dissolution in CVL



Companies House

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

1 Company details

Company number 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 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

Post code

Country

② Other Liquidator

Use this section to tell us about another liquidator.

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6**Liquidator's release**☐

Tick if one of more creditors objected to liquidator's release.

:

7**Final account**☒

I attach a copy of the final account

8**Sign and date**

Liquidator's signature

Signature

x  x

Signature date

1

4

0

3

2

0

2

4

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Presenter Information										!	Important 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.										All information on this form will appear on the public record.	
Contact name		Rob Coad								✉	Where to send
Company name		Undebt.co.uk								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.	
Address		Orchard St Business Centre									
13-14 Orchard Street											
Post Town		Bristol									
County/Region											
Post Code		B	S	1		5	E	H		i	Further Information
Country		United Kingdom								For further information please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk	
DX											
Telephone		0117 376 3523									
✓	Checklist									This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse	
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.											

This form has been provided free of charge by Companies House. 04/17 Version 1.0

FINAL ACCOUNT

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

FINAL ACCOUNT OF BATH & BRISTOL DAMP PROOFING LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

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FINAL ACCOUNT 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 realise Statement Affairs	to per of	Realisations to date	Anticipated future realisations	Total anticipated realisations
Intangible Assets	0.00		833.33	0.00	833.33
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		15,134.00	1,000.00	16,134.00
Case Management Fees - Initial	150.00		150.00	0.00	150.00
Case Management Fees - Monthly	57.00		99.75	14.25	114.00
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	0.00
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

Closure

There are no further matters in the liquidation to be progressed and the liquidation may now be concluded.

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 III.

Reporting (NOTE: if you charge time incurred in reporting to creditors under Creditors, rather than Admin & Planning, re-position this section to the Creditors section in this report)

The Liquidator has met his/her 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:

- Annual Progress Report;

Other administration tasks

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

- Case reviews.

ENQUIRIES AND INVESTIGATIONS

Shortly after appointment, the Liquidator undertook a review of all the information available and conducted an initial assessment of whether there were any matters which may have led to any recoveries for the benefit of creditors.

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 III. 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

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.

FINAL ACCOUNT OF BATH & BRISTOL DAMP PROOFING LTD - 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 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 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 III. The following sections explain the 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.

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 understood not to have a secondary preferential claim.

FINAL ACCOUNT OF BATH & BRISTOL DAMP PROOFING LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

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 trade and expense creditors as per the statement of affairs totalled £51,394.20.

Dividends

Realisations were insufficient to allow a distribution to any class of creditor.

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.

The Company has not granted a floating charge to any creditor after 15 September 2003 and consequently there was 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

In the period since the last report, no new threats to compliance with the Code of Ethics were 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 were appointed to value and dispose 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 Liquidator's appointment.

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 manager or director.

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

FINAL ACCOUNT OF BATH & BRISTOL DAMP PROOFING LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

"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 2023 to 3 January 2024 total £3,402.50, representing 15.4 hours at an average hourly rate of £220.94. The sum of £2,662.00 has been drawn on account of time costs in the period. The time costs for the period are detailed at Appendix III.

The total time costs during the period of appointment amount to £15,134.00 representing 65.7 hours at an average hourly rate of £230.35. The sum of £14,580 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 has been exceeded;

No remuneration has been drawn in excess of the approval provided by creditors.

Expenses

The expenses, which include disbursements that have been incurred and paid during the period are detailed in the executive summary and the attached receipts and payments account.

The category 1 expenses incurred in the period of the appointment total £739.35 and represent payments to parties not associated with the firm, who have provided services or goods for the administration of the assignment. The sum of £718.49 has been drawn.

No category 2 expenses have been incurred in the course of the liquidation.

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' may be found at <https://www.r3.org.uk/technical-library/england-wales/technical-guidance/fees/more/29114/page/1/guide-to-liquidators-fees/>.

A hard copy of both the Creditors' Guide and the firm's charge-out rate and disbursement policy may be obtained on written request.

Other professional costs

Agents and valuers

Asset Management Services Limited (AMS) were instructed as agents and valuers in relation to valuing the company's goodwill. The agents' fees for the period amount to £200 and they have been paid in full.

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 Joint 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.

FINAL ACCOUNT OF BATH & BRISTOL DAMP PROOFING LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

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 Joint 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.


GENERAL DATA PROTECTION REGULATION ("GDPR")

GDPR requires that individuals whose data is being held be contacted and provided with information about their rights. A privacy notice is attached at Appendix V.

CONCLUSION

There are no other matters outstanding and the affairs of the company have been fully wound up.

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

Signed  _____
Rob Coad
Liquidator

FINAL ACCOUNT OF BATH & BRISTOL DAMP PROOFING LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

Appendix I

Statutory Information

Company Name	Bath & Bristol Damp Proofing Ltd
Former Trading Name	
Company Number	10663635
Registered Office	Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Former Registered Office	32 Brookside Drive, Farmborough, Bath, BA2 0AX, United Kingdom
Officeholder	Rob Coad
Officeholder address	Undebt.co.uk, Orchard St Business Centre, 13-14 Orchard Street, Bristol, BS1 5EH, United Kingdom
Date of appointment	16 March 2022
Former Officeholder	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 3 January 2024

S of A £		From 16/03/23	From 16/03/22
		To 03/01/24	To 03/01/24
ASSET REALISATIONS			
	Intangible Assets	NIL	833.33
14,749.56	Cash at Bank	NIL	14,749.56
14,749.56		NIL	15,582.89
COST OF REALISATIONS			
	Specific Bond	(80.00)	(80.00)
	Office Holders Fees	(2,662.00)	(14,580.00)
	Agents/Valuers Fees (1)	(200.00)	(200.00)
	Statutory Advertising	NIL	(204.60)
	Vat Irrecoverable	(284.40)	(284.40)
	Case Management Fee	NIL	(150.00)
	Case Management Monthly Fee	(45.89)	(83.89)
NIL		(3,272.29)	(15,582.89)
UNSECURED CREDITORS			
(47,000.00)	Bounce Back Loan	NIL	NIL
(22,774.20)	HM Revenue & Customs	NIL	NIL
(4,394.00)	Trade Creditor	NIL	NIL
(74,168.20)		NIL	NIL
(59,418.64)		(3,272.29)	0.00
REPRESENTED BY			
	Vat Receivable		NIL
	Current A/C		NIL
			NIL

Appendix III

Bath & Bristol Damp Proofing Ltd - in 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	1.0	6.4	4.0	3.1	14.5	3,051.50	210.45
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
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 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	0.0	3.4	0.0	0.0	3.4	935.00	275.00
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
Total Hours	6.8	24.5	15.3	3.7	50.3	11,731.50	233.23
Total costs	2,448.00	6,718.50	2,101.50	463.50			

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

Appendix III

Bath & Bristol Damp Proofing Ltd - in Liquidation

Liquidators' SIP9 Compliant Time Cost Analysis for the period 16 March 2023 to 3 January 2024

Classification of Work Function	Officeholder/IP Hours	Senior Manager/Manager/ Assistant Manager Hours	Senior Administrator/ Administrator Hours	Assistant / Support Hours	Total Hours	Cost £	Average hourly cost £
Administration & Planning	0.0	2.3	0.1	0.1	2.5	658.00	263.20
Appointment & Related Formalities	0.0	0.0	0.0	0.0	0.0	0.00	
Cashiering & Banking	0.0	0.2	1.7	0.0	1.9	290.50	152.89
Court Hearings	0.0	0.0	0.0	0.0	0.0	0.00	
Creditor Correspondence	0.0	0.0	0.0	0.0	0.0	0.00	
Creditor Reporting	0.0	8.2	2.0	0.0	10.2	2,290.00	224.51
Dealings with Employees	0.0	0.0	0.0	0.0	0.0	0.00	
Dealings with Secured Creditors	0.0	0.0	0.0	0.0	0.0	0.00	
Dealings with Unsecured Creditors	0.0	0.0	0.0	0.0	0.0	0.00	
Insurance of Assets	0.0	0.0	0.0	0.0	0.0	0.00	
Investigations	0.0	0.0	0.0	0.0	0.0	0.00	
Realisation of Assets	0.0	0.0	0.0	0.0	0.0	0.00	
Receipts & Payments	0.0	0.0	0.0	0.0	0.0	0.00	
Statutory & Compliance	0.0	0.0	0.0	0.0	0.0	0.00	
Tax & VAT Matters	0.0	0.4	0.4	0.0	0.8	164.00	205.00
Trading	0.0	0.0	0.0	0.0	0.0	0.00	
Total Hours	0.0	11.1	4.2	0.1	15.4	3,402.50	220.94
Total costs	0.00	2,817.50	573.00	12.00			

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

FINAL ACCOUNT 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 19 July 2023

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

General Description	Includes
Statutory and General Administration	
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
Pension scheme	Identifying whether there is a pension scheme
Reports	Circulating initial report to creditors upon appointment Preparing annual progress report, investigation and general reports to creditors Disclosure of sales to connected parties
Creditors' decisions	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
Investigations	
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
Realisation of Assets	
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
Creditors and Distributions	
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

FINAL ACCOUNT OF BATH & BRISTOL DAMP PROOFING LTD - IN CREDITORS' VOLUNTARY LIQUIDATION

General Description	Includes
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.

Identity and contact details of the controller and where applicable, the controller's representative and the data protection officer	<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, helpme@undebt.co.uk.</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, helpme@undebt.co.uk.</p>
How we use your personal information	<p>The purpose for which personal information is processed may include any or all of the following:</p> <ul style="list-style-type: none">• deliver services and meet legal responsibilities• verify identity where this is required• communication by post, email or telephone• understand needs and how they may be met• maintain records• process financial transactions• prevent and detect crime, fraud or corruption• may also need to use data to defend or take legal actions related to the above
Lawful basis for the processing	<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>
What personal information we hold	<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>
Who we share our data with	<p>[if applicable] 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>[if applicable]Other member firms and/or Other offices Details of our member firm/other office locations are available here undebt.co.uk. 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>[if applicable]Third party organisations that provide applications/functionality, data processing or IT services to us 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>[if applicable]Third party organisations that otherwise assist us in providing goods, services or information</p> <p>Auditors and other professional advisers</p> <p>Law enforcement or other government and regulatory agencies or to other third parties as required by, and in accordance with, applicable law or regulation 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>
How long we retain your personal information	<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>
Your rights	<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>Access to personal data 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>Amendment of personal data 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>Rights that do not apply in these particular circumstances 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>
Right to withdraw consent	The data received was not based upon obtaining consent and therefore the right to withdraw consent does not apply.
Changes to our privacy statement	<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>
Complaints	<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 ICO website.</p>
Who provided the personal data	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.