

LIQ03

Notice of progress report in voluntary winding up



Companies House

THURSDAY



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19/10/2017

#104

COMPANIES HOUSE

1 Company details

Company number 0 2 8 1 7 1 5 5

Company name in full Blue Flag Limited

→ Filling in this form

Please complete in typescript or in
bold black capitals.

2 Liquidator's name

Full forename(s) M P Halligan

Surname MPH Recovery

3 Liquidator's address

Building name/number City Mills

Street Peel Street

Morley

Post town Leeds

County/Region

Postcode L S 2 7 8 Q L

Country

4 Liquidator's name ①

Full forename(s) G D Rusling

Surname P&A Partnership

① Other liquidator

Use this section to tell us about
another liquidator.

5 Liquidator's address ②

Building name/number 93 Queen Street

Street

Post town Sheffield

County/Region

Postcode S 1 1 W F

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	^d 2	^d 3	^m 0	^m 8	^y 2	^y 0	^y 1	^y 6
To date	^d 2	^d 2	^m 0	^m 8	^y 2	^y 0	^y 1	^y 7

7 Progress report☒ The progress report is attached**8** Sign and date

Liquidator's signature

Signature

X



X

Signature date

^d 1	^d 2	^m 1	^m 0	^y 2	^y 0	^y 1	^y 7
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**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

Company name

Address

Post town

County/Region

Postcode

Country

DX

Telephone

**Checklist**

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☐ The company name and number match the information held on the public Register.
- ☐ You have attached the required documents.
- ☐ You have signed the form.

**Important information**

All information on this form will appear on the public record.

**Where to send**

You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:

The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ.
DX 33050 Cardiff.

**Further information**

For further information please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse



City Mills
Peel Street
Morley, Leeds
LS27 8QL

BLUE FLAG LIMITED – IN LIQUIDATION

Company Number: 02817155

Registered Office: City Mills, Peel Street, Morley, Leeds, LS27 8QL

Former Registered Office: York House, Ingham Lane, Bradshaw, Halifax, HX2 9PE

Joint Liquidator's Seventh Progress Report

Pursuant to Section 104A of the Insolvency Act 1986 and Rule 18.3 of the Insolvency (England and Wales) Rules 2016

Report Dated: 12 October 2017



Bradford • Leeds • Llandudno

T 0113 253 1445 E info@mph4recovery.com W www.mph4recovery.com



Introduction

In accordance with the provisions of Section 98 of the Insolvency Act, 1986, statutory meetings of shareholders and creditors were duly held at City Mills, Peel Street, Morley, Leeds, LS27 8QL on 23 August 2010. Alexandra Joanne Whyte, a director, acted as chairman for the purposes of the meetings.

A report was presented together with a summary of the statement of affairs signed as a statement of truth by the director on 23 August 2010. At a meeting of shareholders held on 23 August 2010, resolutions were passed for the voluntary winding-up of the Company and for my appointment together with G D Rusling of the P&A Partnership as Joint Liquidators. At a subsequent meeting of the Company's creditors the shareholders' resolution was confirmed. A liquidation committee was not formed.

The EC Regulation on Insolvency Proceedings 2000 does apply and these proceedings are the main proceedings as defined by Article 3 of the EC Regulation. The Company's registered office and centre of main interests are in the United Kingdom.

This seventh progress report for the period 23 August 2016 to 22 August 2017, is to be read in conjunction with my prior reports.

Receipts and Payments

A summary of receipts and payments for the period 23 August 2016 to 22 August 2017 together with a summary of receipts and payments for the duration of the Liquidation to 22 August 2017 are attached at Appendix I. This shows a balance in hand of £Nil. The contents therein are self-explanatory. In accordance with the provisions of Statement of Insolvency Practice 7, the receipts and payments are shown net of VAT. An interest bearing bank account has been opened with Svenska Handelsbanken AB (publ) for the purposes of the Liquidation. No bank interest has been received for the reporting period.

Assets Specifically Pledged

The Director's Estimated Statement of Affairs indicated that there were no assets specifically pledged. As at the date of this report, no specifically pledged assets have been brought to the Joint Liquidator's attention.

Assets Not Specifically Pledged

The Director's Estimated Statement of Affairs indicated that stock was estimated to realise £3,250. As previously reported following advice from my agents, Michael Steel & Co (Plant & Machinery) Limited ("MSC"), Chartered Surveyors of Leeds, the stock was abandoned due to the associated cost involved in the removal and sale of these items.

The director's Estimated Statement of Affairs indicated book debts which were estimated to realise approximately £105,290 after providing for bad and doubtful debts. Realisations have been £31,993.40. As previously reported I instructed Candor Law LLP to pursue these remaining debts, however, due to the paucity of source records and low individual debt amounts, the costs of recovery action would outweigh potential realisations. No further realisations are anticipated in this regard.

The director's Estimated Statement of Affairs also indicated that cash at bank would realise £788. I have continued in my efforts to receive confirmation from NatWest Bank Plc of the status of the pre liquidation accounts and to recover any credit balance. No realisation has been made.

Preferential Creditors

The Director stated that the Company had estimated preferential claims in respect of potential employees' claims for arrears of wages and holiday pay in the sum of £48,800.00. To date, preferential claims in the sum of £15,090.05 have been received.

Prescribed Part

The prescribed part is a proportion of floating charge assets set aside for non-preferential creditors pursuant to Section 176A of the Act. The prescribed part applies to floating charges created on or after 15 September 2003.

In accordance with Section 176A(9) of the Insolvency Act 1986, as amended, if the Company has created a floating charge after 15 September 2003, a prescribed part of the Company's net property (i.e. the money that would otherwise be available to the charge holder) should be ring-fenced for distribution to unsecured creditors.

Information available for the Registrar of Companies shows outstanding debentures dated 23 May 2008 and 9 January 2009.

Floating Charge Creditors

National Westminster Bank PLC held a fixed and floating charge over the Company's assets which was created on 19 May 2008 and registered at Companies House on 23 May 2008.

RBS Invoice Finance Limited held a fixed and floating charge over the Company's assets which was created on 8 January 2008 and registered at Companies House on 9 January 2009.

No claims have been received to date from floating charge creditors.

Non - Preferential Creditors

Non - preferential claims received to date total £1,356,648.68, detailed as follows:-

		£ Per		£
	No.	'S of A'	No.	Claims
Trade Creditors	36	221,631.00	24	236,878.14
HM Revenue & Customs – VAT/PAYE/NIC/CIS	3	737,215.00	1	665,465.39
Employee Claims (RPO)	1	345,413.00	1	374,241.15
Directors Loan Account	1	80,064.00	1	80,064.00
Total		1,384,323.00		1,356,648.68

Remuneration

A fee of £5,000.00 plus VAT and disbursements plus VAT was approved by the first meeting of creditors in respect of assisting in the preparation of the Statement of Affairs and preparing the report presented to the first meeting of creditors. This fee has been drawn in full.

A fee of £5,000.00 plus VAT and disbursements plus VAT was approved by the first meeting of creditors in respect of convening the meeting of members and creditors. This fee has been drawn in full.

At the first meeting of creditors, the creditors, having considered the explanatory note, "A Creditors' Guide to Liquidators Fees", resolved that, the Liquidator's fees be agreed on a time cost basis and that such remuneration be drawn on account as and when appropriate and that the Liquidator be reimbursed for any necessary disbursements incurred during the administration of the winding up, in accordance with MPH Recovery's "Fees and Disbursements in Liquidations" schedule, and in accordance with the provisions of SIP9 Category 1 and 2 disbursements, and that such disbursements be drawn on account as and when appropriate.

- **Joint liquidators costs**

It was agreed that GD Rusling of P&A Partnership ('the Joint Liquidator') would deal with investigatory matters in respect of the Company and its officers.

A summary of the Joint Liquidator's time costs for the period to 22 August 2016 is attached at Appendix II. The Joint Liquidator confirms that no time costs have been incurred for the period 23 August 2016 to 22 August 2017.

A total of 45.00 hours have been spent on this assignment by the Joint Liquidator, totalling £6,563.40 at an average hourly rate of £145.85. Joint Liquidators fees of £3,495.49 have been drawn in respect of time spent on the matters in accordance with the resolutions passed at the first meeting of creditors. These fees were drawn during the period 23 August 2015 to 22 August 2016.

- **MPH Recovery costs**

A summary of my Liquidator's time costs for the period 23 August 2016 to 22 August 2017 together with a summary of my Liquidator's time costs for the duration of the Liquidation to 22 August 2017 are also attached at Appendix II.

A total of 113.37 hours have been spent on this assignment, totalling £33,422.15, at an average hourly rate of £294.81.

Included in the above is a total of 4.50 hours which have been spent on this assignment for the period 23 August 2016 to 22 August 2017, totalling £1,100.00 at an average hourly rate of £244.44.

I have drawn Liquidator's fees of £15,103.06 in respect of time spent on the matters in accordance with the resolutions passed at the first meeting of creditors. These fees were drawn during the period 23 August 2015 to 22 August 2016.

A summary of the work carried out from the date of our appointment is attached at Appendix III.

Liquidator's Disbursements

A summary of MPH Recovery's disbursements, Category 1 and Category 2, both pre and post appointment, for the period to 22 August 2017, is detailed below:-

Disbursement	Payee	Amount incurred (£)	
		Pre	Post
Specific Bond	AUA Insolvency Risk Services	0.00	390.00
Statutory Advertising	Courts Advertising	0.00	337.32
Meeting Room Hire	MPH Recovery	175.00	0.00
Creditor Circulars	MPH Recovery	288.00	1,736.00
Total		463.00	2,463.32

Pre-appointment and post appointment disbursements have been drawn in full.

A schedule of MPH Recovery's fees and disbursements in Liquidations is attached at Appendix III. Scale rates are reviewed periodically and may increase from time to time over the period of administration on each insolvency case. There has been no increase during the Liquidation. There have been adjustments to the scale rates but no increase during the Liquidation.

Please note my firm has amended the basis of charging for creditors' circulars. This disbursement is now charged at cost.

A creditors' guide to fees can be found on The Association of Business Recovery Professionals website at www.r3.org.uk/what-we-do/publications/professional/fees (under the sub heading "Guide to Liquidators Fees"). Alternatively, it can be supplied upon request, free of charge.

Other Professionals / Agents Employed

As Joint Liquidator I have employed the following professionals, a summary of their fees for the duration of the Liquidation, is detailed below:-

Professionals		Basis of fee	Incurred	Paid
			£	£
Michael Steel & Co	Agents Fees	Time Costs	500.00	500.00
Candor Law LLP	Book Debt Collections	Percentage of Realisations	Nil	Nil
Total			500.00	500.00

I consider the above to be firms of repute with the appropriate expertise in their respective fields. My experience of working with them indicates that their charge out rates and internal delegation results in charges which are cost effective for this kind of work. Ward Hadaway Solicitors were instructed by the Company prior to my appointment to deal with the removal of a winding up petition which was issued by one of the company's creditors.

Dividend Prospects

Notice of no dividend accompanied my previous report dated 21 October 2015.

Company Directors Disqualification Act 1986

An initial investigation into the Company's affairs was carried out by the Joint Liquidator to establish whether there were any potential asset recoveries or conduct matters that justified further investigation, taking account of the public interest, potential recoveries, the funds likely to be available to fund an investigation, and the costs involved.

There were no matters that justified further investigation in the circumstances of this appointment or that would have provided any additional funds for the benefit of creditors.

At the date of my appointment I was required within six months of my appointment as Liquidator to submit a confidential report to the Department For Business, Innovation and Skills to include any matters which have come to my attention during the course of my work which may indicate that the conduct of any past or present Director would make him unfit

to be concerned with the management of the Company. I would confirm that a report was submitted by the Joint Liquidator. The contents of that report are confidential and cannot be disclosed or discussed with creditors.

Creditors Rights

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 Liquidators provide further information about their remuneration or expenses which have been itemised in this progress report.

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 Liquidators' remuneration is inappropriate and/or the remuneration charged or the expenses incurred by the Liquidators, as set out in this progress report, are excessive.

Attached at Appendix IV is further information for creditors' attention regarding Opting Out of future documents in relation to this Liquidation, future documentation to be placed onto MPH Recovery's Website and MPH Recovery's grievance procedure.

Next Report

I am required to provide a further report on the progress of the liquidation within two months of the next anniversary of the liquidation, unless I have concluded matters prior to this.

If creditors have any queries regarding the conduct of the Liquidation, or if they want hard copies of any of the documents made available on-line, they should contact me on 0113 253 1445 before my release.

Yours faithfully

A handwritten signature in black ink, appearing to be 'M P Halligan', written over a horizontal line.

Martin P Halligan
Joint Liquidator

**Blue Flag Limited
(In Liquidation)**

APPENDIX I

JOINT LIQUIDATOR'S RECEIPTS AND PAYMENTS ACCOUNT

	From 23/08/2016 To 22/08/2017 £	From 23/08/2010 To 22/08/2017 £
RECEIPTS		
Stock	0.00	0.00
Book Debts	0.00	31,993.40
Cash at Bank	0.00	0.00
Bank Interest Gross	0.00	107.07
Vat Control Account	0.00	6,168.21
	<u>0.00</u>	<u>38,268.68</u>
PAYMENTS		
Statement of Affairs fee	0.00	5,000.00
S98 Fee	0.00	5,000.00
Liquidator's Remuneration	0.00	15,103.06
Liquidator's Disbursements	0.00	2,463.32
Pre Appiomentment Disbursements	0.00	463.00
Joint Liquidator's Remuneration	0.00	3,495.49
Agents/Valuers Fees	0.00	500.00
Statutory Advertising	0.00	75.60
Vat Receivable	0.00	6,168.21
	<u>0.00</u>	<u>38,268.68</u>
BALANCE - 22 August 2017		<u><u>0.00</u></u>

B107810 Blue Flag Limited

SIP 9 - Time & Cost Summary

Period: 23/08/10-22/08/16

Time Summary

Classification of work function	Hours					Time Cost (£)	Average hourly rate (£)
	IP/Director	Manager	Other Senior Professional	Assistants	Total Hours		
Administration & planning	0.00	1.30	0.00	5.20	6.50	1,411.00	147.67
Investigations	2.00	0.00	0.00	0.00	2.00	1,650.00	211.00
Realisation of assets	0.50	0.00	0.00	0.50	1.00	100.00	33.30
Traffing	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	0.00	6.50	0.00	13.20	19.70	3,260.00	147.14
Case specific matters	0.00	0.20	0.00	0.20	0.40	11.00	162.50
Pre-Sip9 Time Recording	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	3.40	8.00	0.00	18.90	40.30	6,933.40	145.65
Total Time Cost (£)	1,092.50	2,124.00	2,602.00	744.00			

Time Entry - SIP9 Time & Cost Summary

0125 - Blue Flag Limited
Project Code: POST
From: 23/08/2010 To: 22/08/2017

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Admin & Planning	4.20	3.20	19.62	7.10	34.12	9,865.90	289.15
Creditors	0.00	4.05	20.40	10.00	34.45	9,235.50	268.08
Investigations	0.00	0.00	0.40	0.00	0.40	118.00	295.00
Meeting Reports & Reviews	8.80	4.25	11.50	2.70	27.25	8,606.00	315.82
Realisation of Assets	2.60	1.65	7.30	0.50	12.05	3,861.00	320.41
Taxation	0.50	3.25	1.35	0.00	5.10	1,735.75	340.34
Total Hours	16.10	16.40	60.57	20.30	113.37	33,422.15	294.81
Total Fees Claimed						15,103.06	
Total Disbursements Claimed						2,463.32	

Time Entry - SIP9 Time & Cost Summary

0125 - Blue Flag Limited
Project Code: POST
From: 23/08/2016 To: 22/08/2017

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Admin & Planning	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investigations	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Meeting Reports & Reviews	0.50	0.00	4.00	0.00	4.50	1,100.00	244.44
Realisation of Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Taxation	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	0.50	0.00	4.00	0.00	4.50	1,100.00	244.44
Total Fees Claimed						15,103.06	
Total Disbursements Claimed						2,463.32	

Summary of work carried out

1. **Administration and Planning**
 - Preparing the documentation and dealing with the formalities of appointment.
 - Statutory notifications and advertising.
 - Preparing documentation required.
 - Dealing with all routine correspondence.
 - Maintaining physical case files and electronic case details on IPS.
 - Case bordereau.
 - Case planning and administration.
 - Maintaining and managing the Liquidator's cashbook and bank account.
 - Ensuring statutory lodgements and tax lodgement obligations are met.
2. **Creditors**
 - Dealing with creditor correspondence and telephone conversations.
 - Preparing reports to creditors.
 - Maintaining creditor information on IPS.
3. **Investigations**
 - Conducting investigations into suspicious transactions.
 - Review books and records to identify any transactions or actions a Liquidator may take against a third party in order to recover funds for the benefit of creditors.
 - Preparing a return pursuant to the Company Directors Disqualification Act.
4. **Meetings Reports Reviews**
 - Preparing reports to members and creditors.
 - Convening and holding meetings of members and creditors.
 - Periodic reviews of the Liquidation files.
5. **Realisation of Assets**
 - Liaising with hire companies regarding vehicles
 - Liaising with agents regarding P&M and Stock
 - Corresponding with debtors and attempting to collect outstanding book debts, subsequently instructing and liaising with solicitors.
 - Liaising with the Company's bank regarding pre appointment balances and the closure of the account.
6. **Taxation**
 - VAT Returns.
 - Corporation Tax Returns.

MPH Recovery

Fees and Disbursements Policy in Administrations / Bankruptcies / Liquidations from 1 June 2016

Fees

The fees of the Administrator / Trustee / Liquidator are fixed by reference to time properly spent by the Administrator / Trustee / Liquidator and his staff in attending to all matters arising in the Administration / Bankruptcy / Liquidation unless otherwise agreed with the creditors. The Administrator / Trustee / Liquidator and his staff charge time to all insolvency cases in units of 6 minutes. Charge Out Rates are subject to annual review.

Charge Out Rates (Per Hour)

Staff Grade	Rate Per Hour
	£
Partner	400
Senior Manager	350
Manager	300
Other Senior Professionals	225
Assistants & Support Staff	95

Standard Activity (Examples of Work)

Investigations/ Realisations/Taxation/Reports /Admin/Planning/Creditors/Claims

Disbursements

In dealing with the Administration / Bankruptcy / Liquidation, the Administrator / Trustee / Liquidator will incur specific expenses and disbursements that are recoverable from the assets available in the Administration / Bankruptcy / Liquidation in accordance with Rule 2.106 / Rule 6.224 / Rule 4.218 of the Insolvency Rules. These are referred to as Category 1 disbursements. (Creditor approval not required). In addition to specific out of pocket expenditure, the Administrator / Trustee / Liquidator will also recover shared or allocated costs of an incidental nature directly incurred on the case. These are referred to as Category 2 disbursements. (Creditor approval required).

Where no specific provision is made, other expenses and disbursements, Category 1 and 2, are recovered as follows:

Expense Type	Basis of Charge
Internal Room Hire (for each statutory meeting of creditors)	£175 per meeting
Mileage	75p per mile
Search costs	At Cost
Storage of books and records	At Cost
Creditor circulars/notification	Postage At Cost

Should any creditor require further information in respect of fees or expenses, then please contact the Administrator / Trustee / Liquidator.

MPH Recovery

Fees and Disbursements Policy in Administrations / Bankruptcies / Liquidations to 31 May 2016

Fees

The fees of the Administrator / Trustee / Liquidator are fixed by reference to time properly spent by the Administrator / Trustee / Liquidator and his staff in attending to all matters arising in the Administration / Bankruptcy / Liquidation unless otherwise agreed with the creditors. The Administrator / Trustee / Liquidator and his staff charge time to all insolvency cases in units of 6 minutes. Charge Out Rates are subject to annual review.

Charge Out Rates (Per Hour)

Staff Grade	Rate Per Hour
	£
Partner	400
Manager	350
Other Senior Professionals	295
Assistants & Support Staff	180

Standard Activity (Examples of Work)

Investigations/ Realisations/Taxation/Reports /Admin/Planning/Creditors/Claims

Disbursements

In dealing with the Administration / Bankruptcy / Liquidation, the Administrator / Trustee / Liquidator will incur specific expenses and disbursements that are recoverable from the assets available in the Administration / Bankruptcy / Liquidation in accordance with Rule 2.106 / Rule 6.224 / Rule 4.218 of the Insolvency Rules. These are referred to as Category 1 disbursements. (Creditor approval not required). In addition to specific out of pocket expenditure, the Administrator / Trustee / Liquidator will also recover shared or allocated costs of an incidental nature directly incurred on the case. These are referred to as Category 2 disbursements. (Creditor approval required).

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Internal Room Hire (for each statutory meeting of creditors)		£175 per meeting
Mileage		75p per mile
Search costs		At Cost
Storage of books and records		At Cost
Creditor circulars/notification		Postage At Cost

Should any creditor require further information in respect of fees or expenses, then please contact the Administrator / Trustee / Liquidator.

INFORMATION TO CREDITORS ON OPTING OUT
BLUE FLAG LIMITED - IN CREDITORS VOLUNTARY LIQUIDATION

Company Number 02817155

Notice is given by Martin Paul Halligan to the creditors of Blue Flag Limited that creditors have the right to elect to opt out of receiving further communication about the insolvency procedure under rule 1.39 of The Insolvency (England and Wales) Rules 2016.

Any creditor may elect to become an opted-out creditor at any time, by delivering a dated notice of the request, in writing to me.

A creditor becomes an opted-out creditor when the notice is delivered to me.

Any creditor who elects to opt-out remains as such for the duration of the proceedings unless the opt out is revoked by a further notice in writing, dated and delivered to me.

A creditor ceases to be an opted-out creditor when the notice is received by me.

The opt out will not apply to the following:

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

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

Opting-out will not affect creditors' rights to vote in a decision procedure or participate in a deemed consent procedure, although any creditor who opts-out will not receive notice of it.

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

Creditors requiring further information regarding the above, should contact me as set out in my report.

Martin P Halligan

Dated: 12 October 2017

Opting Out

If you do not wish to receive any future documents regarding the insolvency proceedings, you may elect to become an opted out creditor at any time by notifying me in writing that you wish to opt out of future documents. Once you have opted out, you will remain as such unless, or until, you revoke your notice to opt out in writing. Please note that I am still required to notify you of certain aspects of the insolvency proceedings, in particular regarding dividends.

Notice to office holder to opt out of further correspondence

Name of creditor: _____

I, the above named, give notice that I elect to become an opted-out creditor and no longer wish to receive communication relating to the insolvency proceedings of Blue Flag Limited.

Signature of creditor:

Date:

Notice to office holder to revoke opt out

Name of creditor: _____

I, the above named, give notice that I wish to revoke the notice of opt out and require receipt of future communication relating to the insolvency proceedings of Blue Flag Limited .

Signature of creditor:

Date:

NOTICE OF USE OF WEBSITE TO DELIVER FUTURE DOCUMENTS

BLUE FLAG LIMITED - IN CREDITORS' VOLUNTARY LIQUIDATION

Company Number 02817155

Notice is given by Martin Paul Halligan, the Liquidator, to the creditors of Blue Flag Limited, that under rule 1.50 of The Insolvency (England and Wales) Rules 2016, future documentation from the date of this notice, relating to the insolvency of the above will be made available at www.mph4recovery.com

1. Future documentation will be made available for viewing and downloading using the same password as given in the covering letter to this report, without further notice to creditors.
2. The Liquidator is not obliged to deliver any particular document to any person unless it is specifically requested.
3. Hard copies of all documents currently available on the website and all future documents which may be made available on the website can be requested by telephone on 0113 2531445, or by email at info@mph4recovery.com or in writing at MPH Recovery, City Mills, Peel Street, Morley, Leeds, LS27 8QL.
4. This notice does not apply to the following circumstances:
 - i) Documents where personal delivery is required
 - ii) A notice of intention to declare a dividend
 - iii) Documents that are not being delivered generally, i.e. where they are only be sent to one or a small number of a particular class of members or creditors

Creditors requiring further information regarding the above, should contact me as set out in my report.

Martin P Halligan

Dated: 12 October 2017

Website

I intend to take advantage of the legislative provisions whereby I can put future documentation relating to the Liquidation on to my firm's website and need not write to creditors to notify them that I have done so. Further information about this is set out in the enclosed notice.

MPH RECOVERY'S GRIEVANCE PROCEDURE

At MPH Recovery, we always strive to provide a professional and efficient service. However, I recognise that it is in the nature of insolvency proceedings for disputes to arise from time to time. Therefore, should you have any comments or complaints regarding the administration of this case, then you should contact me at the address given in this letter in the first instance.

If you consider that I have not dealt with your comments or complaint appropriately, please provide details of your concerns in writing to our complaints officer, Tim Calverley, MPH Recovery, City Mills, Peel Street, Morley, Leeds LS27 8QL. This will formally invoke our complaints procedure and we will endeavour to deal with your complaint under the supervision of a senior member of staff unconnected with the appointment.

However, in the event that you have exhausted our complaints procedure and you are not satisfied that your complaint has been resolved or dealt with appropriately, you may ask for the complaint to be referred to the appropriate regulatory body that licences the Insolvency Practitioner concerned. Any such complaints should be addressed to IP Complaints, The Insolvency Service, 3rd Floor, 1 City Walk, Leeds LS11 9DA. The name of the Insolvency Practitioner's licencing body will be contained in any formal correspondence from him.