

# 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 0 2 6 8 8 8 9 5

Company name in full Better Retirement Group Limited

#### → Filling in this form

Please complete in typescript or in  
bold black capitals.

### 2 Liquidator's name

Full forename(s) Constantinos

Surname Pedhiou

### 3 Liquidator's address

Building name/number 1 Kings Avenue

Street

Post town London

County/Region

Postcode N 2 1 3 N A

Country

### 4 Liquidator's name ①

Full forename(s) Alan

Surname Clark

#### ① Other liquidator

Use this section to tell us about  
another liquidator.

### 5 Liquidator's address ②

Building name/number 15-17 Roebuck Road

Street

Post town Ilford

County/Region

Postcode I G 6 3 T U



Country

#### ② Other liquidator

Use this section to tell us about  
another liquidator.

# LIQ03

## Notice of progress report in voluntary winding up

<b>6</b>	<b>Period of progress report</b>															
From date	<sup>d</sup>	0	<sup>d</sup>	2	<sup>m</sup>	0	<sup>m</sup>	9	<sup>y</sup>	2	<sup>y</sup>	0	<sup>y</sup>	2	<sup>y</sup>	2
To date	<sup>d</sup>	0	<sup>d</sup>	1	<sup>m</sup>	0	<sup>m</sup>	9	<sup>y</sup>	2	<sup>y</sup>	0	<sup>y</sup>	2	<sup>y</sup>	3
<b>7</b>	<b>Progress report</b>															
<input checked="" type="checkbox"/> The progress report is attached																
<b>8</b>	<b>Sign and date</b>															
Liquidator's signature	Signature															
																
Signature date	<sup>d</sup>	3	<sup>d</sup>	1	<sup>m</sup>	1	<sup>m</sup>	0	<sup>y</sup>	2	<sup>y</sup>	0	<sup>y</sup>	2	<sup>y</sup>	3

**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 **David Robertson**

Company name **Begbies Traynor (Central) LLP**

Address **1 Kings Avenue**

Post town **London**

County/Region

Postcode **N 2 1 3 N A**

Country

DX **DX 36953 Winchmore Hill**

Telephone **020 8370 7250**

**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)**

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## Better Retirement Group Limited (In **Creditors' Voluntary Liquidation**)

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### Progress report

Period: 02 September 2022 to 01 September  
2023

### Important Notice

This progress report has been produced solely to comply with our statutory duty to report to creditors and members of the Company on the progress of the liquidation. The report is private and confidential and may not be relied upon, referred to, reproduced or quoted from, in whole or in part, by creditors and members for any purpose other than this report to them, or by any other person for any purpose whatsoever.

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# 1. INTERPRETATION

<u>Expression</u>	<u>Meaning</u>
"the Company"	Better Retirement Group Limited (In Creditors' Voluntary Liquidation)
"the liquidation"	The appointment of liquidators on 2 September 2022.
"the liquidators", "we", "our" and "us"	Alan Clark of Carter Clark Financial Recovery, 15-17 Roebuck Road, Ilford, IG6 3TU and Constantinos Pedhiou of Begbies Traynor (Central) LLP, 1 Kings Avenue, London, N21 3NA
"the Act"	The Insolvency Act 1986 (as amended)
"the Rules"	The Insolvency (England and Wales) Rules 2016
"secured creditor" and "unsecured creditor"	Secured creditor, in relation to a company, means a creditor of the company who holds in respect of his debt a security over property of the company, and "unsecured creditor" is to be read accordingly (Section 248(1)(a) of the Act)
"security"	(i) In relation to England and Wales, any mortgage, charge, lien or other security (Section 248(1)(b)(i) of the Act); and  (ii) In relation to Scotland, any security (whether heritable or moveable), any floating charge and any right of lien or preference and any right of retention (other than a right of compensation or set off) (Section 248(1)(b)(ii) of the Act)
"preferential creditor"	Any creditor of the Company whose claim is preferential within Sections 386, 387 and Schedule 6 to the Act

# 2. COMPANY INFORMATION

Company registered number:	02688895
Company registered office:	1 Kings Avenue, Winchmore Hill, London, N21 3NA
Former trading address:	400 Pavilion Drive, Northampton, NN4 7PA

# 3. DETAILS OF APPOINTMENT OF LIQUIDATORS

Date winding up commenced:	02 September 2022
Date of liquidators' appointment:	02 September 2022
Changes in liquidator (if any):	None

## 4. PROGRESS DURING THE PERIOD

### Receipts and Payments

Attached at Appendix 1 is our abstract of receipts and payments for the period from 02 September 2022 to 01 September 2023 which I summarise below for ease of reference.

#### Receipts

Cash at bank in the sum of £2,467.03 was realised.  
Commissions in the sum of £9,183.70 were received.

#### Payments

No payments have been made in the period of this report.

What work has been done in the period of this report, why was that work necessary and what has been the financial benefit (if any) to creditors?

Details of the types of work that generally fall into the headings mentioned below are available on our firm's website - <http://www.begbies-traynorgroup.com/work-details> Under the following headings we have explained the specific work that has been undertaken on this case. Not every piece of work has been described, but we have sought to give a proportionate overview which provides sufficient detail to allow creditors to understand what has been done, why it was necessary and what financial benefit (if any) the work has provided to creditors.

The basis for our remuneration has not yet been approved by creditors and will be either in the form of a fixed fee, a percentage fee on realisations and/or distributions, a time costs basis or any combination of the above. For reference, the Joint Liquidators' time costs for the period of this report, are attached at Appendix 3.

The details below relate to the work undertaken in the period of this report only .

#### General case administration and planning

This represents the work that is involved in the routine administrative functions of the case by the office holders and their staff, together with the control and supervision of the work done on the case by the office holder and their managers. Insolvency Practitioners are required to maintain records to demonstrate how the case is administered, and to document any decisions that materially affect the case.

The following tasks were carried out by one or other of the Joint Liquidators within the period of this report:-

- Case planning - devising an appropriate strategy for dealing with the case and giving instructions to the staff to undertake the work on the case.
- Setting up electronic case files.
- Setting up the case on the practice's electronic case management system and entering data.
- Dealing with all routine correspondence and emails relating to the case.
- Opening, maintaining and managing the office holder's estate bank account.
- Creating, maintaining and managing the office holder's cashbook.
- Undertaking regular reconciliations of the bank account containing estate funds.
- Undertaking periodic reviews of the progress of the case.
- Overseeing and controlling the work done on the case by case administrators.

Whilst this does not benefit creditors financially, it is necessary to ensure the efficient and compliant progressing of the liquidation, which ensures that the office holders and their staff carry out their work to high professional standards.

### Compliance with the Insolvency Act, Rules and best practice

The Insolvency Practitioners are governed by the Insolvency Act and Rules, together with following best practice guidelines known as Statements of Insolvency Practice. We have certain statutory obligations and duties to fulfil whilst in office. We are also duty bound to correspond with creditors and issue notice of the insolvency event to various parties.

The following was undertaken in the period of this report:-

- Issuing the statutory notifications to creditors and other required on appointment as office holders, including gazetting the office holders' appointment.
- Obtaining specific penalty bonds (this is insurance required by statute that every insolvency office holder has to obtain for the protection of each estate).
- Reviewing the adequacy of the specific penalty bond on a quarterly basis.
- Preparing, reviewing and filing reports at Companies House and issuing to creditors and members.

This work does not benefit creditors financially but is necessary in accordance with the Insolvency Act, Rules and best practice.

### Investigations

The office holders are required by the Statements of Insolvency Practice to undertake an initial investigation in all cases to determine whether there are potential recovery actions for the benefit of creditors. The insolvency legislation gives the office holder powers to take recovery action in respect of what are known as antecedent transactions, where assets have been disposed of prior to the commencement of the insolvency procedure and also in respect of matters such as misfeasance and wrongful trading. Such recovery actions will be for the benefit of the creditors.

The office holder is also required by legislation to report to the Insolvency Service on the conduct of the directors and the work to enable them to comply with this statutory obligation is of no direct benefit to the creditors, although it may identify potential recovery actions.

The following was undertaken in the period of this report:-

- Recovering and listing the books and records for the case.
- Conducting an initial investigation with a view to identifying potential asset recoveries by seeking and obtaining information from relevant third parties, such as the bank, accountants, solicitors, etc.
- Reviewing books and records to identify any transactions of concern or actions the office holder may take against any director or other party in order to recover funds for the benefit of creditors.
- Reviewing the Company's available financial records to establish if any undisclosed assets can be identified or are not accounted for and/or whether further enquiries are required in relation to assets previously disposed of.
- Preparing a report or return on the conduct of the directors as required by the Company Directors Disqualification Act
- Appointing solicitors to review and advise on various issues relating to the investigations the above.

There is a continuing investigation concerning how the Company interacted with clients and assets of the Company with a view to accessing the viability of potential claims. In order to carry out this work, the Company's client database had to be re-created, as the only access was via a third-party owned system which had very limited functionality.

Other available paperwork, including bank statements for 16 separate accounts, recovered from the Company has been reviewed with a view to understanding the assets and business links of the Company. Through doing this, it was established that the Company does not hold client records prior to 2016.



Furthermore, it showed that the business model operated by the Company had multiple introducers, and when compared with the trading names of the Company, it showed multiple connections with other Independent Financial Advisors and some unregulated introducers. As part of this work, interviews have been carried out with a significant number of clients of the Company. This work was to understand the business model the Company operated and if there may be value as part of the insolvency.

Whilst these additional investigations remain ongoing we are unable to provide further more detailed information so as not to prejudice any action or claims that may be considered in due course. Creditors will however be informed of the outcome of these investigations in future reports.

#### Realisation of assets

Insolvency Practitioners are required to maximise realisations for the benefit of the Company's creditors. They may produce a direct benefit for creditors but are subject to the costs of the proceedings generally. We undertake the work to protect and then realise the assets, initially at our own cost, suffering the loss if any asset is not realisable. If assets are recovered, we first recover our costs and then distribute any balance.

In this matter the following was undertaken:-

- Liaising with the bank regarding the closure of various accounts and realising any cash balance within.
- Reviewing the collectability of the shares and investments listed in the director's Statement of Affairs.
- Reconcile and collect commissions payable to the Company and received post liquidation.

All work carried out in respect of the asset realisation is for the purpose of realising property and assets for the benefit of the creditors generally.

#### Dealing with all creditors' claims (including employees), correspondence and distributions

Creditors' claims are dealt with in accordance with the order of priority and therefore, only when there is a confirmed prospect of a dividend in the insolvency proceedings to any class of creditor will those specific claims be adjudicated on. However, all claims received have been noted and registered. The following tasks were carried out in the reporting period:-

- Dealing with creditor correspondence, emails and telephone conversations regarding their claims.
- Maintaining up to date creditor information on the case management system.
- Dealing with Subject Access Requests from a large number of creditors
- Liaising with the FCA and FSCS on numerous matters

#### Other matters which includes seeking decisions from creditors (via Deemed Consent Procedure and/or Decision Procedures, tax, litigation, pensions and travel)

During the course of administering the case, there are certain tasks that do not necessarily fall under any of the other categories above.

However there were no tasks carried out in this respect.

This work does not benefit creditors financially but is necessary in accordance with best practice.

## 5. ESTIMATED OUTCOME FOR CREDITORS

The sums owed to creditors at the date of appointment (as detailed in the director's statement of affairs) are as follows:

#### Secured creditor

HSBC Bank Plc holds fixed and floating charges over the assets of the Company created on 05 February 2007. The amounts due to the bank according to the director's statement of affairs are circa £17,459.31 in respect of combined overdrafts and £41,459.31 with respect to a Bounce Back Loan.

#### Preferential creditors

There are no known preferential claims.

#### Secondary preferential creditors

Further to the changes to the Finance Act 2020, HM Revenue & Customs are now able to claim secondary preferential status for certain liabilities. Taxes owed by the business to HMRC comprising of VAT, PAYE Income Tax, Employee National Insurance Contributions, Student loan deductions and Construction Industry Scheme deductions fall under the secondary preferential status.

We are not aware of any Secondary Preferential claim.

#### Unsecured creditors

Unsecured creditors were estimated at £12,145,286.12. To date, claims have been received totalling £375,846.26. Please note that given the amount of contingent claims listed as £1 it is possible that the estimated creditor figure may increase substantially should further claims be brought against the Company and subsequently upheld.

On the basis of realisations to date and estimated future realisations we estimate an outcome for each class of the Company's creditors as follows:

#### Secured creditor

At this stage of the liquidation, with ongoing investigations continuing, it is not possible to give a realistic estimate as to the outcome for the secured creditor.

#### Preferential creditors

There are no known preferential claims.

#### Secondary preferential creditors

We are not aware of any Secondary Preferential creditors.

#### Prescribed Part for unsecured creditors pursuant to Section 176A of the Act

Section 176A of the Act provides that, where the company has created a floating charge on or after 15 September 2003, the liquidator must make a prescribed part of the Company's net property available for the unsecured creditors and not distribute it to the floating charge holder except in so far as it exceeds the amount required for the satisfaction of unsecured debts. Net property means the amount which would, were it not for this provision, be available to floating charge holders out of floating charge assets (i.e. after accounting for preferential debts and the costs of realising the floating charge assets). The prescribed part of the Company's net property is calculated by reference to a sliding scale as follows:

- ☐ 50% of the first £10,000 of net property;
- ☐ 20% of net property thereafter;
- ☐ Up to a maximum amount to be made available of £600,000

A liquidator will not be required to set aside the prescribed part of net property if:

- ☐ the net property is less than £10,000 and the liquidator thinks that the cost of distributing the prescribed part would be disproportionate to the benefit; (Section 176A(3)) or
- ☐ the liquidator applies to the court for an order on the grounds that the cost of distributing the prescribed part would be disproportionate to the benefit and the court orders that the provision shall not apply (Section 176A(5)).

We have estimated, to the best of our knowledge and belief, the Company's net property, as defined in Section 176A(6) of the Act, to be £Nil and the prescribed part of the Company's net property to be £Nil, but please see above regarding our ongoing investigations. Should the position alter then creditors will be notified in due course.

#### Unsecured creditors

At this stage of the liquidation we cannot determine if there are likely to be sufficient funds for a dividend to be paid to unsecured creditors. As above, this depends entirely on the outcome of the Joint Liquidator's investigations into the financial affairs of the Company and if any action might be available for the benefit of creditors.

## 6. REMUNERATION & EXPENSES

#### Remuneration

As this is our first progress report and our remuneration has not yet been fixed, we are obliged by the Rules to provide creditors with details of the costs incurred in the period since appointment and a description of the work undertaken for the period since our appointment. The time costs incurred can be found at Appendix 3 of this report. The information provided in section 4 above relates to the work undertaken during the period of this report.

The time costs that have been incurred from the date of our appointment to 01 September 2023 amount to £308,703.

Before 1<sup>st</sup> March 2024 we will seek creditors approval of the most appropriate means of remuneration by a decision procedure.

#### Work undertaken prior to appointment

In addition to the post appointment remuneration, the costs relating to work undertaken prior to our appointment in assisting with the preparation of the statement of affairs and seeking the decisions of creditors on the nomination of liquidators were paid by the director personally.

#### Expenses

To 01 September 2023, the Joint Liquidators have not paid any expenses. Please see Appendix 2 for details of unpaid expenses.

#### Why have subcontractors been used?

No subcontractors have been used for work which could have been carried out by the Joint Liquidators' staff.

#### Category 2 Expenses

No Category 2 expenses have been incurred.

A copy of 'A Creditors' Guide to Liquidators Fees (E&W) 2021' which provides guidance on creditors' rights on how to approve and monitor a Liquidator's remuneration and on how the remuneration is set can be obtained online at [www.begbies-traynor.com/creditorsguides](http://www.begbies-traynor.com/creditorsguides) Alternatively, if you require a hard copy of the Guide, please contact our office and we will arrange to send you a copy.

## 7. LIQUIDATORS' EXPENSES

A statement of the expenses incurred during the period of this progress report is attached at Appendix 2.

Expenses actually incurred compared to those that were anticipated

Creditors will recall that we estimated that the expenses of the liquidation would total £394. Unfortunately, the expenses that we have incurred so far have exceeded that estimate and there will be further expenses to pay before the case concludes. The reasons why the estimate has been exceeded are as follows:

- Higher than anticipated postal charges.
- Higher than anticipated bond requirements.
- Legal fees relating to our investigations

## 8. ASSETS THAT REMAIN TO BE REALISED AND WORK THAT REMAINS TO BE DONE

As detailed in the directors' statement of affairs, the assets of the Company consisted of shares and investments with a book value of £3,002 and an uncertain realisable value. At this stage in the liquidation, we have the following assets left to realise:

- ☐ Shares and investments. It is uncertain whether any realisation will be achieved.

What work remains to be done, why is this necessary and what financial benefit (if any) will it provide to creditors?

In addition to a continuation of the Joint Liquidators statutory and compliance work, the detailed investigations into the affairs of the Company are ongoing, as stated in Section 4 above. This is to establish if any actions can be taken against the Company or 3<sup>rd</sup> parties which would be to the benefit of creditors.

How much will this further work cost?

The 'further work' detailed above has always been anticipated, but at this point in the proceedings, it has not yet been completed. As you know, this work is necessary in order that we may complete the liquidation as envisaged. At this stage it is not known how long the investigations will continue or the likelihood of success.

When seeking a fees resolution (as mentioned above in the Remuneration section) the Joint Liquidators will be in a better position to provide creditors with sufficient information to determine anticipated future costs and the basis on which remuneration is being sought.

Expenses

The future expenses that are likely to be incurred in connection with this work cannot be estimated at this time as again, this is dependent on the eventual scope and nature of the ongoing investigations. Our legal advisors' fees have currently been agreed as a fixed fee of £5,000 plus 30% of any realisations relating to certain investigation work. This may be subject to change depending on the nature of any required further investigations. Creditors will be updated in future reports when more detailed information is available.

What is the anticipated payment for administering the case in full?

For reasons given above, at this stage of the liquidation it is not possible to estimate the costs of administering the case in full. When the scope and expected duration of the ongoing investigations is more apparent then we will update creditors accordingly.

## 9. OTHER RELEVANT INFORMATION

Connected party transactions

We have not been made aware of any sales of the Company's assets to connected parties.

Use of personal information

Please note that in the course of discharging our statutory duties as liquidators, we may need to access and use personal data, being information from which a living person can be identified. Where this is necessary, we are required to comply with data protection legislation. If you are an individual and you would like further information about your rights in relation to our use of your personal data, you can access the same at <https://www.begbies-traynorgroup.com/privacy-notice>. If you require a hard copy of the information, please do not hesitate to contact us.

## 10. CREDITORS' RIGHTS

Right to request further information

Pursuant to Rule 18.9 of the Rules, 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, including that creditor, (or an unsecured creditor with less than 5% in value of the unsecured creditors, but with the permission of the court) may request in writing that we provide further information about our remuneration or expenses which have been incurred during the period of this progress report.

Right to make an application to court

Pursuant to Rule 18.34 of the Rules, any secured creditor or any unsecured creditor with the concurrence of at least 10% in value of the unsecured creditors including that creditor, (or any unsecured creditors with less than 10% in value of the unsecured creditors, but with the permission of the court) may, within 8 weeks of receipt of this progress report, make an application to court on the grounds that the remuneration charged or the expenses incurred during the period of this progress report are excessive or, the basis fixed for our remuneration is inappropriate.

## 11. CONCLUSION

We will report again in approximately twelve months time or at the conclusion of the liquidation, whichever is the sooner.



Constantinos Pedhiou FCCA, MABRP  
Joint Liquidator

Dated: 27 October 2023

# ACCOUNT OF RECEIPTS AND PAYMENTS

Period: 02 September 2022 to 01 September 2023

## Better Retirement Group Limited (In Liquidation) Joint Liquidators' Summary of Receipts & Payments

Statement of Affairs £	From 02/09/2022 To 01/09/2023 £	From 02/09/2022 To 01/09/2023 £
SECURED CREDITORS		
(58,755.76) Chargeholder (1)	NIL	NIL
	<u>NIL</u>	<u>NIL</u>
ASSET REALISATIONS		
Cash at Bank	2,467.03	2,467.03
Commissions	9,183.70	9,183.70
	<u>11,650.73</u>	<u>11,650.73</u>
UNSECURED CREDITORS		
(4,393.19) Trade & Expense Creditors	NIL	NIL
(11,912,140.93)	NIL	NIL
(205,000.00)	NIL	NIL
	<u>NIL</u>	<u>NIL</u>
<u>(12,180,289.88)</u>	<u>11,650.73</u>	<u>11,650.73</u>
REPRESENTED BY		
Fixed Current A/c	<u><u>11,650.73</u></u>	<u><u>11,650.73</u></u>
		<u>11,650.73</u>

## STATEMENT OF EXPENSES

Type of expense	Name of party with whom expense incurred	Amount incurred £	Amount discharged £	Balance (to be discharged) £
Postage	Postworks	280.38	-	280.38
Statutory Advertising	Legal & Public Notices	180.50	-	180.50
Bond	Insolvency Risk Services	67.00	-	67.00
Legal fees	TBA	5,000.00	-	5,000.00
Total				5,527.88

At this stage in the liquidation it is not possible to give a realistic estimate of future expenses due to the nature of our ongoing investigations. Creditors will be updated in future reports.

## APPENDIX 3

### JOINT LIQUIDATORS TIME COSTS

#### CARTER CLARK

### Time Entry - SIP9 Time & Cost Summary

BRG2022 - Better Retirement Group Limited  
All Post Appointment Project Codes  
From: 02/09/2022 To: 01/09/2023

Classification of Work Function	Partner	Manager	Other Senior Professionals	Assistants & Support Staff	Total Hours	Time Cost (£)	Average Hourly Rate (£)
Administration & Planning	5.80	16.70	463.05	0.00	485.55	152,741.00	314.57
Case Specific Matters	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Creditors	47.40	188.10	2.50	0.20	238.20	95,896.50	402.59
Investigations	23.20	66.20	11.10	0.50	101.00	41,259.50	408.51
Realisation of Assets	5.80	9.20	0.30	0.00	15.30	6,673.00	436.14
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Hours</b>	<b>82.20</b>	<b>280.20</b>	<b>476.95</b>	<b>0.70</b>	<b>840.05</b>	<b>296,570.00</b>	<b>353.04</b>

#### BEGBIES TRAYNOR

### Time and Expenses Report - Summary

21BE719.CVL | CVL - Better Retirement Group Limited - | From 02/09/2022 To 01/09/2023

	Action Code	Partner	Director	Senior Manager	Manager	Senior Case Administrator	Case Administrator	Support & Cashiering	Other	Total Hours	Total Cost	Avg Rate
Claims, proofs and distributions	1CLAIM	0.0000	0.00	0.00	8.30	0.00	0.00	0.00	0.00	8.30	2,282.50	275.00
Pensions	1PENSN	0.0000	0.00	0.00	1.00	0.00	0.00	0.00	0.00	1.00	275.00	275.00
Appointment activity	1APPOI	0.0000	0.00	0.00	2.50	0.00	0.90	0.00	0.00	3.40	1,125.50	331.03
Case strategy and planning	1PLAN	0.0000	0.00	0.00	1.00	0.00	0.00	0.00	0.00	1.00	275.00	275.00
Administration	1ADMIN	0.2000	0.00	0.10	20.60	0.00	0.10	0.00	0.00	21.00	6,082.50	289.64
Meetings	1MEET	0.0000	0.00	0.00	6.50	0.00	0.00	0.00	0.00	6.50	2,102.50	323.46
<b>Total Hours</b>		<b>0.20</b>	<b>0.00</b>	<b>0.10</b>	<b>39.90</b>	<b>0.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>41.20</b>		
<b>Total Cost</b>		<b>109.00</b>	<b>0.00</b>	<b>43.50</b>	<b>11,795.50</b>	<b>0.00</b>	<b>195.00</b>	<b>0.00</b>	<b>0.00</b>		<b>12,143.00</b>	
<b>Employee / Disb Costs</b>											<b>459.88</b>	
<b>Disb Fees Drawn</b>											<b>0.00</b>	
<b>Time Fees Drawn</b>											<b>0.00</b>	
<b>Outstanding Costs</b>											<b>12,612.88</b>	

Total time costs to date £308,703