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R3 TECHNICAL BULLETIN

Information issued by the General Technical Committee of the Association of Business Recovery Professionals to members, associates and new professionals

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CORPORATE INSOLVENCY AND GOVERNANCE ACT 2020

The Insolvency and Corporate Governance Act ('CIGA') received Royal Assent on 25 June 2020 and commenced on 26 June 2020. The Act can be accessed **here.** The R3 Technical Team will be producing further guidance on key aspects of the Act and its practical application over the coming months.

Helpful links and other guidance associated with CIGA

(1) Moratorium - Guidance for monitors
The Insolvency Service - *"This guidance is intended to assist insolvency practitioners by setting out the principal duties and actions required of the monitor."* Guidance can be accessed **here.**

(2) Moratorium - Companies House forms
Moratorium forms in accordance with the Corporate Insolvency and Governance Act 2020 can be accessed **here.**

(3) Moratorium - Guidance issued by The Pensions Regulator ('TPR')
Guidance has been issued by TPR for IPs on the requirement to notify it if an employer with a defined benefit pension scheme uses a moratorium to explore rescue and restructuring options. Monitors should notify TPR by email at **customersupport@tpr.gov.uk.** Include the scheme name and Pension Scheme Registry (PSR) number if possible. Guidance is available **here**.

(4) Moratorium – HMRC Insolvency Guidance
A guidance **note** from HMRC explains that all notifications of a moratorium and subsequent contact regarding the moratorium are to be directed to –

Debt Management —
EIS C HM Revenue and Customs BX9 1SH
Tel: 0300 322 9251
Email: **eisc.cva@hmrc.gov.uk**

(5) Pension Protection Fund (PPF) - How to submit information regarding moratoriums and restructuring plans
The PPF has released guidance on its website about moratorium and restructuring plan notifications (**link**). Notifications are to be sent to **2020actnotification@ppf.co.uk**

(6) Practice Direction relating to the Corporate Insolvency and Governance Act 2020
The practice direction provides directions on the contents of a winding-up petition, procedure in respect of filing, privacy, evidence and preliminary hearing. Also, the direction confirms when moratorium documents are to be treated for filing purposes. (**Link**)

(7) Practice Statement (Companies: Schemes of Arrangement under Part 26 and Part 26A of the Companies Act 2006)
For members considering a Scheme of Arrangement or the new Restructuring Plan, a new Practice Statement has been issued. The purpose of this statement to enable issues concerning the jurisdiction of the court to sanction the scheme, the composition of classes of creditors and/or members and the convening of meetings to be identified and if appropriate resolved early in the proceedings. The statement is available **here,** together with the 2002 statement, which is replaced.

121.2

FINANCE ACT 2020

Wednesday 22 July 2020 saw the Royal Assent of the Finance Act 2020, which will mean that from 1 December 2020 HMRC will become a secondary preferential creditor in insolvencies.

HMRC debts: priority on insolvency
(Part 4, Miscellaneous and Final, Insolvency, page 79)

Schedule 6 'The Categories of Preferential Debts' of the Insolvency Act 1986, has been amended. From **1 December 2020** certain HMRC debts will fall within the categories of preferential debts, however, these debts will rank at the bottom of the ladder of these type of debts. All other preferential debts listed in schedule 6 must be paid in full before HMRC are to receive a distribution under its new preferential status.

HMRC debts captured are VAT or a relevant deduction, which is as follows –

"(a) the debtor is required, by virtue of an enactment, to make the deduction from a payment made to another person and to pay an amount to the Commissioners on account of the deduction,

(b) the payment to the Commissioners is credited against any liabilities of the other person, and

(c) the deduction is of a kind specified in regulations under section 99(3) of the Finance Act 2020."

For example, PAYE and employee National Insurance Contributions (NICs). Other tax debts, such as Corporation Tax or employer NICs, will remain an unsecured debt.

Important note – The above changes do not apply in relation to any case where the relevant date is before 1 December 2020.

R3 blog 'Royal Assent for the Finance Bill – but R3's opposition to Crown Preference continues' available **here**.

Joint and Several Liability of Company Directors etc
(Schedule 13, page 177)

"Clause 97: Joint and several liability of company directors", will make directors personally liable for tax debts in situations where they are suspected of abusing the insolvency framework in order to avoid paying taxes. This could apply to directors with a track record of corporate insolvency, or where the director's company is facing, or in, an insolvency procedure.

Repeated insolvency and non-payment cases
An HMRC officer may give a Joint Liability Notice to an individual if it appears to the officer that a number of conditions have all been met. The conditions are as follows –

Condition A is that there are at least two companies ("the old companies") in the case of each of which—

(a) the individual had a relevant connection with the company at any time during the period of five years ending with the day on which the notice is given ("the five-year period"),

(b) the company became subject to an insolvency procedure during the five-year period, and

(c) at the time when the company became subject to that procedure—

(i) the company had a tax liability, or

(ii) the company had failed to submit a relevant return or other document, or to make a relevant declaration or application, that it was required to submit or make, or

(iii) the company had submitted a relevant return or other document, or had made a relevant declaration or application, but an act or omission on the part of the company had prevented HMRC from dealing with it.

In sub-paragraphs (ii) and (iii) "relevant" means relevant to the question whether the company had a tax liability or how much its tax liability was.

Condition B is that another company ("the new company") is or has been carrying on a trade or activity that is the same as, or is similar to, a trade or activity previously carried on by—

(a) each of the old companies (if there are two of them), or

(b) any two of the old companies (if there are more than two).

Condition C is that the individual has had a relevant connection with the new company at any time during the five-year period.

Condition D is that at the time when the notice is given—

(a) at least one of the old companies referred to in sub-paragraph (4)(a) or (b) has a tax liability, and

(b) the total amount of the tax liabilities of those companies—

(i) is more than £10,000, and

(ii) is more than 50% of the total amount of those companies' liabilities to their unsecured creditors.

An individual is someone with a relevant connection, which is slightly different for connections with ‘old companies’ and the ‘new company’.

“(a) an individual has a “relevant connection” with one of the old companies if the individual—

> *(i) is a director or shadow director of the company, or*
>
> *(ii) is a participator in the company;*

(b) an individual has a “relevant connection” with the new company if the individual—

> *(i) is a director or shadow director of the company,*
>
> *(ii) is a participator in the company, or*
>
> *(iii) is concerned, whether directly or indirectly, or takes part, in the management of the company.”*

An insolvency procedure is

- a winding up* – undergoing or has undergone
- in administration – also where the company is moving from administration to dissolution
- in receivership
- A scheme (compromise or arrangement)
- Struck off under the register

** MVLs have been excluded, if debts are paid within 12 months of the liquidation.*

Important note - The legislation does NOT apply retrospectively but does apply from 22 July 2020.

HMRC UPDATES

HMRC Insolvency Guidance: Dropbox file sharing service for VAT426 repayments

R3's Tax Working Group have held regular meetings with HMRC to ensure issues encountered by members are brought to the attention of HMRC. Members have continually reported issues in the processing of VAT 426 claims. HMRC have acknowledged there is a back log of VAT claims and tax clearances, however, the back log is widely attributable to the consequence of the coronavirus pandemic. Initially a considerable number of HMRC personnel were transferred to support schemes put in place to help business' and individuals impacted by the pandemic. As the support to these schemes has reduced, HMRC have seen a number of members of staff transferred back to their original roles, some of whom have begun dealing with any backlog of Insolvency work.

To improve this situation HMRC have now a new facility for Insolvency Practitioners; **a Dropbox file sharing service for VAT426 repayments.** HMRC appreciate our member's patience over the last few months, and while there still may be some element of delay as the measures introduced take effect, HMRC hope members will understand that they are doing everything they can to improve the situation.

Insolvency Practitioners; a Dropbox file sharing service for VAT426 repayments

R3 are currently exploring the possibility of introducing a specified email address for members to report issues or problems encountered when dealing with HMRC. This will allow R3 to report to back HMRC on common issues faced by members.

Voluntary Arrangements — HMRC's position going forward (COVID-19 Contingency Arrangements)

The latest Insolvency Guidance note from HMRC explains their approach to variations and new proposals in respect of Individual Voluntary Arrangements (IVAs), Partnership Voluntary Arrangements (PVAs) and Company Voluntary Arrangements (CVAs) from 1 July 2020 until 30 November 2020. The note can be accessed **here**.

HMRC - Deferral of VAT payments

A reminder was issued on VAT payments by HMRC. The option to defer paying VAT ends on 30 June 2020. This means that VAT returns with a payment due date after 30 June must be paid in full, on time. The note can be accessed **here**.

HMRC Insolvency Guidance

A guidance **note** from HMRC explains that all notifications of a moratorium and subsequent contact regarding the moratorium are to be directed to –

Debt Management —
EIS C HM Revenue and Customs BX9 1SH
Tel: 0300 322 9251
Email: eisc.cva@hmrc.gov.uk

121.4

INSOLVENCY FILINGS - UPLOAD A DOCUMENT TO COMPANIES HOUSE

Instructions for Insolvency Practitioners and professionals on using the Companies House upload service for Insolvency Filings.

Communication from The Insolvency Service

Companies House is now pleased to confirm that users will be able to upload certain statutory insolvency documents using the 'Upload a document to Companies House' service from Friday 24 July 2020. The list of documents that can be initially uploaded via this service is available **here**.

In developing this service, Companies House needed to find a way to ensure that the system was secure to ensure only those authorised to do so could submit insolvency filings. In this regards a list of licensed insolvency practitioners and their contact email address was obtained from the Insolvency Service. This email address will be used as the basis for both system security and access to the upload service.

To access the upload service, you will need to do the following:

- Firstly, insolvency practitioners that haven't already got a Companies House Service (CHS) account will need to register for a CHS account. Practitioners can register for a CHS account **here**
- Practitioners must ensure that the username provided matches the email address provided to Companies House by the Insolvency Service otherwise they will not be able to use the uploading service to submit insolvency documents
- Once practitioners have registered and activated a CHS account, they will then be able to access the uploading service **here**
- Once signed into the service, providing the username matches the email Companies House has been provided with, then insolvency practitioners will be able to access the insolvency part of the system. Practitioners will then be able to choose the relevant insolvency type (for example, liquidation, company voluntary arrangement etc.) and then select the appropriate completed document for submission
- Further guidance is available **here**
- The system is only designed for the submission of PDFs. Therefore, to submit a document, practitioners will need to save it and convert it to a PDF
- The document will be given a digital timestamp of receipt at the time of submission

Insolvency practitioners will not be able to use the service if:

- Companies House has not been provided with an email address by the Insolvency Service
- Companies House has been provided with an email address by the Insolvency Service that is no longer in use

If either of the above scenarios apply, practitioners will need to contact the Insolvency Service to update their email address.

Furthermore, it is only possible at present for insolvency filings to be made by a licensed insolvency practitioner or the Official Receiver.

Companies House will include in future phases of the upload service, insolvency forms that can be authorised and submitted by other individuals who are not insolvency practitioners or the Official Receiver. In addition, the remaining insolvency forms that are not shown in the attached Annex will become available on the service for uploading in due course.

Whilst the upload system is being developed to cater for all insolvency forms, this service will run in parallel with the current email filing service. However, it is the intention of Companies House to decommission the email system as soon as is reasonably practical. The email system was only ever intended to be a short-term solution to overcome filing difficulties arising from the COVID-19 pandemic.

Companies House respectfully asks that insolvency practitioners do not submit the same documents in both the upload and email services. This results in duplication of work and contributes to processing delays. Companies will issue further communications when the next batch of insolvency forms become available for upload on the service.

(**Link**)

121.5

REVISIONS TO STATEMENTS OF INSOLVENCY PRACTICE 3.1, 3.2, 7 AND 9

The Joint Insolvency Committee (JIC) are consulting on changes to -

- Statement of Insolvency Practice 3.2 - Company voluntary arrangements
- Statement of Insolvency Practice 3.1 - Individual voluntary arrangements
- Statement of Insolvency Practice 7 - Presentation of financial information in insolvency proceedings
- Statement of Insolvency Practice 9 - Payments to insolvency office holders and their associates

The consultation commenced on 27 April 2020 and was open for a period of 12 weeks, closing on 20 July 2020.

JIC - *"The JIC recognises that these are testing times. But these are only proposed changes. There was no intention to amend the Statements of Insolvency Practice (SIPs) without careful consideration of the responses received and any plan to introduce changes will take into account any continuing challenges faced by participants in the insolvency process. The legislative changes recently announced by Government do not have an impact on the SIPs which are the subject of this consultation."*

R3 Submission

A working group was formed consisting of members from the General Technical Committee, Scottish Technical Committee and Personal Insolvency Committee. Our submission was submitted on Monday 20 July 2020. Whilst the majority of the proposed changes were considered to be appropriate, members did raise comments on the changes and in this regard we commented on each tracked change version of the SIPs.

In our submission we appreciated that the proposed changes were made prior to COVID-19, however, the pandemic has altered the way the profession and others undertake work. We have seen a rapid switch to a world of virtual working and we therefore considered the SIPs may need to be further changed to reflect the current, and future, working environment of the profession and others.

In respect of SIP 9, the application of the SIP applies to *'all forms of proceedings under the Insolvency Act 1986'* and therefore now includes 'The Moratorium' introduced by the Corporate Insolvency and Governance Act 2020. We advised JIC that our members are seeking clarity as to whether the SIP does apply to the role of the monitor (an office holder) and if so, what aspects of the SIP do apply. We have sought clarity on this point and for the SIP to make reference to this in some form.

The submission can be found **here.**

121.6

THE DEBT RESPITE SCHEME (BREATHING SPACE MORATORIUM AND MENTAL HEALTH CRISIS MORATORIUM) (ENGLAND & WALES) REGULATIONS 2020

The Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England & Wales) Regulations 2020 (**Link**)

In February 2020, the Treasury published its **Impact Assessment** of the proposed 'breathing space' policy. The next step has now been taken following the publication of a draft of *The Debt Respite Scheme (Breathing Space Moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020* on 15 July 2020. If approved these Regulations will come into force on **4 May 2021.**

These Regulations have wide ranging consequences for anyone dealing with consumer debt and are likely to impact all providers of credit, secured and unsecured creditors, LPA receivers, debt recovery agencies and debt advice providers in England and Wales. These regulations give eligible people who receive professional debt advice access to a 60-day period in which interest, fees and charges are frozen and enforcement action is paused. For people receiving mental health crisis treatment, the moratorium may be accessed for the duration of their crisis treatment.

R3 will be providing a detailed summary of these regulations in the next edition of R3's Technical Bulletin.

121.7

CASE LAW

North Point Global Ltd sub nom (1) Louise Mary Brittain (2) Matthew John Waghorn (Joint Liquidators of Baltic House Developments Ltd) v Micheal Chamberlain (Supervisor of a Voluntary Arrangement relating to North Point Global Ltd) (2020)

The Chancery Division made a declaration that the liquidators were contingent creditors, with a right to prove in the CVA.

In September 2017 North Point Global Ltd ('North') entered into a CVA with its creditors. The CVA provided that no assets were to be excluded from the CVA, other than the benefit of tax losses which could be carried forward.

In March 2018 Baltic House Developments Ltd ('Baltic') was wound up by the Court. There were no significant assets in the estate and creditor claims exceeded £6m. In February 2020 the liquidators submitted a proof in the CVA of North, based upon a claim under **s239 of IA86** (Preferences) on the basis that certain payments by Baltic to North (£841,000) amounted to unlawful preferences of the company. The supervisor rejected that proof and therefore the liquidators appealed against that decision.

The Court had to two questions to consider (1) whether the liquidators were bound by the CVA under **s5(2) of IA86** and (2) whether the liquidators were entitled to prove as creditors under the CVA.

With regard to (1) the Court decided that the liquidators claim was bound by the CVA as -

> (1) a legal relationship had been entered into with North by virtue of monies being paid by in satisfaction of debts (given rise to a preference);
>
> (2) should be assumed that it was then insolvent and that liquidation (and a preference claim) was likely
>
> (3) a preference claim should be treated as a debt falling within the CVA regime as debts should be brought within the CVA regime rather than being left outside it.

In respect of (2) it was decided that the liquidators were contingent creditors with a right to prove in the CVA and the matter would be remitted to the Supervisor to put a value on the claim. The question of what could be proved was determined by the adoption of the very wide use of 'creditor' in the CVA terms which had the wide meaning that the court had referred to under **Part 1 of IA86** and which the CVA did not purport to limit. Even if the CVA attempted to 'limit' a creditor with a provable debt (by reason of the incorporation of **Part 14 of IR16** then that definition still encompassed contingent debts which would be provable debts in a formal insolvency (winding up or administration) and the liquidators' claim fell within that category.

Peter Herbert Fowlds (A Bankrupt) sub nom (1) Sean Bucknall (2) Mark Peter George Roach (as Joint Trustees in Bankruptcy of Peter Herbert Fowlds) v Gina Louise Wilson (2020)

A payment was held to be a Preference, however, ICC Judge Jones declined to make an order for full or part restitution.

This case related to an application by trustees in bankruptcy in respect of a preference payment made by a bankrupt to his stepdaughter pursuant to s340 IA86.

In July 2014, judgment was entered against Mr Fowlds arising out of litigation brought by his son. Within two months of judgment, Mr Fowlds sold an investment property and used the proceeds to pay all of his creditors except his son.

In September 2014 (within 2 years of the presentation of the Bankruptcy petition), the Bankrupt paid the Respondent (his step daughter) £47k as a part payment (48% due to the investment proceeds being insufficient to be paid in full) for her forensic accountancy services to him relating to his litigation against his son. Mr Fowlds was adjudged bankrupt in March 2017.

On 22 May 2020, ICC Judge Jones held that the payment detailed above was a preference. However, he declined to make an order for full or part restitution, relying on his discretionary powers afforded by s340 IA86 (that the court "shall make such order as it thinks fit for restoring the position to what it would have been if the Payment had not been made").

The burden was on the recipient of the payment to establish why the discretion should not be exercised in favour of the Trustees. ICC Judge Jones held that the recipient discharged this burden as:

1) the debt arouse from a commercial relationship and it was at an arm's length transaction;

2) the recipient had played no part in making of the preference other than receiving payment and the evidence established she acted in good faith;

3) the recipient no longer had the payment or realisable assets deriving from it;

4) the recipient had changed her position such that it would be inequitable to require restitution;

5) the recipient would face wholly disproportionate consequences should an order of restitution be made (she would have to sell her home where she resided with her children).

ICC Judge Jones confirmed that this discretion should only be used in rare cases and is case specific. In this case, ICC Judge Jones concluded that (taking the above circumstances into account) restoration would be unfair and unjust.

ARG (Mansfield) Ltd sub nom (1) Jacqueline Roma Gregory (2) Allan Russell Gregory (3) Paul Alan Unwin v ARG (Mansfield) LTD (2020)

Failure to obtain the consent of the Financial Conduct Authority (FCA) purports the appointment of administrators as a nullity.

The directors of an insolvent company asked the court to retrospectively appoint administrators following their invalid attempt to make an appointment.

In January 2020 the directors purported to appoint administrators, however, they did not appreciate that the company was regulated by the FCA and, by virtue of **s362A of Financial Services and Markets Act 2000**, could only be put into administration with the FCA's consent. A search was undertaken of the FCA's register, however, it was conducted under the company's name, "A.R.G", no record was found. A notice of appointment of administrators was lodged with the court as it was assumed all statutory requirements had been met.

In March 2020 it was discovered that the company was registered on the FCA's register under the name 'ARG'. The FCA consented to the administration from 5 March 2020 but confirmed it was not agreeing to or endorsing any actions taken by the administrators up until that date. The directors asked the court to appoint the administrators retrospectively.

The Court decided that there was no power to appoint administrators without the FCA's consent, and that a purported appointment without such consent was a nullity and the court would have to make a retrospective appointment. It was appropriate for the court to retrospectively appoint the administrators as the breach was inadvertent, it did not appear that validation would cause any specific prejudice, and administration seemed to be beneficial to the creditors.

Bresco Electrical Services Ltd (In Liquidation) v Michael J Lonsdale (Electrical) Ltd (2020) – Supreme Court

Supreme Court allows Bresco's appeal confirming companies in liquidation can adjudicate.

Prior to entering liquidation in 2016, Bresco had been carrying out works for MJ Lonsdale. A dispute rose in relation to a final account with both parties alleging to be owed monies from one another. About two and a half years after the insolvency, Bresco's liquidators took steps to refer the dispute to adjudication.

Lonsdale applied for injunctive relief to prevent the adjudication on the basis that the adjudicator lacked jurisdiction and that any award would be futile, given Lonsdale's cross-claim cancelled out Bresco's claim, which meant Bresco's liquidator would have to calculate the net balance before any award could be enforced.

The injunction was granted at first instance and later upheld in the Court of Appeal, albeit the court disagreed that there was no longer a dispute under the construction contract (and hence the adjudicator had jurisdiction), but found that proceeding with the adjudication would be futile because any award could not be enforced. Bresco appealed again and Lonsdale cross-appealed the jurisdiction angle, because Lonsdale considered Mr Justice Fraser's decision that an adjudicator lacked jurisdiction since the dispute arose out of the liquidation, rather than the contract, should be restored by the Supreme Court.

The Supreme Court's held the insolvency set-off does not relinquish the existence of contractual claims. They continue to exist in their own right and therefore any contractual or statutory right to refer a dispute to adjudication is not lost and an adjudicator maintains jurisdiction over a dispute.

OTHER RELEVANT INFORMATION

HM Land Registry – Electronic signatures

HM Land Registry has confirmed that it will now start accepting electronic signatures – paving the way for the entire conveyancing process to be conducted electronically.

From Monday 27 July 2020, HM Land Registry will accept 'witnessed electronic signatures': electronic signatures that enable an individual to sign legal documents, but which still require a witness who is present at the time to also sign the documents electronically.

Further information is available **here**.

Loan Market Association - Note on Coronavirus Large Business Interruption Loan Scheme (CLBILS) and Intercreditor Considerations

This Note provides an overview of the Coronavirus Large Business Interruption Loan Scheme ("CLBILS") launched on 20 April 2020 and outlines for consideration some potential intercreditor issues where a loan provided under the CLBILS forms part of the financing structure. Certain changes were made to the scheme with effect from 26 May 2020, including increasing the maximum amount available to prospective borrowers from £50 million to £200 million. (**Link**)

SCOTLAND - Route Map - Resumption of Messengers-at-Arms and Sheriff officer Services

Phase two of a Sheriff Officer Route Map has been published. The route map shows the resumption of additional services that includes serving charges for payment and for removing at domestic premises. (**Link**)

Relevant information published by Ofgem for IPs appointed to failed energy supply companies

Links to relevant information published by Ofgem for insolvency practitioners appointed to failed energy supply companies:

1) Open letter to insolvency practitioners appointed to failed Energy Supply companies. This letter reflects Ofgem's experience of dealing with insolvency practitioners appointed to failed energy suppliers and sets out Ofgem's expectations of insolvency practitioners operating in this context. (**Link**)

2) Open letter to energy supply companies – an enabling framework for regulatory flexibility given the impact of Covid-19. This open letter sets out how Ofgem plans to facilitate and help provide clarity to suppliers to prioritise work sensibly and respond to the impacts of COVID-19 on their customers, staff and supply chains. (**Link**)

ICAEW - Prescribed part increases to £800,000 from 6 April 2020 – in certain cases

Guidance on Prescribed Part increases to £800,000 from 6 April 2020. Applies in certain cases...

"The amount of the cap for insolvencies on or after 6 April 2020 will depend on whether there is a 'relevant floating charge'.

A *'relevant floating charge'*, is a charge:

created prior to 6 April 2020; and in respect of which no floating charge over any of the company's assets created on or after 6 April 2020 ranks equally or in priority.

*If the lender has a relevant floating charge, the cap will remain at £600,000 regardless of the date of the insolvency appointment." (***Link***)*

The Court Fees (Miscellaneous Amendments) Order 2020 (SI 2020/720)

The **Order** comes into force on 3 August 2020. The fee for filing a Nominee's report at court has been reduced from £50 to £35.

LIVE & ON DEMAND WEBINARS

Fintech

13 August 2020 – 10:00 – 11:00

LIVE WEBINAR. The UK is a world-leader in Fintech: this webinar will provide an introduction to the sector and the types of businesses that have emerged. As well as looking at the different areas of Fintech and explaining the key legal and regulatory issues, the course will conclude with a short case study on Fintech in an insolvency context. – **Book Now**

Plus, we have a number of on demand webinars available to purchase through our website, including many on the new CIGA 2020:

- Standalone Moratorium: The Answer to Mass Corporate Casualties Post Pandemic?
- Company Rescue: A Comparison of Tools Available to an IP
- Corporate Insolvency and Governance Act 2020 – A Discussion of the Corporate Governance Changes Introduced by the Act
- Corporate Insolvency and Governance Act 2020 – A Discussion of the Insolvency Aspects of the Act

Head to our website to view the full list of live and on demand webinars

THE R3 PODCAST

The R3 Podcast is a brand new offering to members. The podcast aims to draw on the skills and knowledge of our network of professionals and to deliver more content to members to ensure R3 continue to support the development of insolvency and restructuring professionals across the UK and beyond. Initial podcasts will focus on technical and policy matters before expanding to other areas in the future.

R3's first podcast is titled 'Litigation: Preparation and logistics' with Gemma Kaplan, a Partner at Pinsent Masons. Gemma is a contentious insolvency specialist. She regularly acts for a large number of clients advising insolvency practitioners and lenders on corporate insolvencies and complex bankruptcies.

The podcast will be available soon for members, so please watch out for its release.

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