

Questions and answers for Gold Property Construction Limited employees.

Following the recent announcements this frequently asked questions document has been produced in an attempt to provide you with as much information in the time period available.

Questions?	Answers
What's happened to the company?	As we're sure you are aware, the Company has been experiencing some financial difficulties and we have for some time been trying to seek alternative solutions for the business. Having exhausted all options, the directors have taken the very difficult decision that the business cannot continue to operate and are commencing steps to appoint liquidators. As a result of this, Joint Liquidators were appointed on 13th October 2022.
What is a CVL?	A Creditors' Voluntary Liquidation (CVL) is a formal insolvency procedure which involves the directors of an insolvent Company voluntarily initiating a process choosing to bring their business to an end, and wind the company up. A CVL must be administered by one or more licensed insolvency practitioners, who are appointed as Liquidator(s).
What does this mean for me?	<p>It is likely that you will be made redundant in the lead up to liquidation and you should have been advised personally of your redundancy date. If you have not yet been made redundant, the directors require your assistance to wind down the business and you will be able to claim for any arrears of wages as part of your redundancy claim in due course.</p> <p>You have been paid up until the end of September 2023 as per your normal monthly payroll.</p> <p>For all staff, you will be able to claim any arrears of wages (and other relevant benefits i.e. holiday pay, notice pay, redundancy pay) through the claims process which is administered by the Redundancy Payments Service (RPS). Details of the process will be provided along with a letter that confirms your redundancy before liquidation being formally confirmed (which is confirmed as 13th October 2023).</p>
Why does it take so long to appoint a Liquidator and for me to claim?	The Company has to give notice to its shareholders and creditors before it can go into CVL, rather than it happening immediately. These notices will be issued shortly. As you are owed money, you will be classed as a creditor and will therefore receive a copy of this notice by post. Please note that you can only make a claim to the RPS following the appointment of a Liquidator.
As my employer can't pay my redundancy pay, what should I do?	Because your employer is insolvent, it cannot pay you amounts that may be due to you as a result of your redundancy. There is a claims process which is administered by the RPS and details of the process and how to make your claim can be found at www.gov.uk . Please note that you can only make a claim to the RPS following the appointment of a Liquidator.

What about money that I'm owed as a result of my redundancy?

As the Company which employed you is insolvent, it can't pay you for amounts owed to you which might include notice pay, redundancy pay, unpaid wages and pay in lieu of holiday pay accrued but not taken. The RPS will consider claims for statutory payments, more details of which can be found at <https://www.gov.uk/claim-redundancy>. If the RPS payment means you are owed any amounts under the terms of your Contract of Employment, you will be a creditor for these amounts. What you can be paid for by the RPS depends on your circumstances.

The Insolvency Service can pay:

- Statutory Redundancy pay: if you've worked for your employer for at least 2 years
- Holiday pay accrued but not taken in the current holiday year
- Unpaid wages, overtime and commission
- Compensation for failure to receive statutory notice: if you've worked for your employer for at least 1 month.

You can find more information [here](#) or by searching for "Explaining your redundancy payments" at www.gov.uk.

How do I claim?

You can make your claim by using Redundancy Payments Online. More details can be found by clicking on this link <https://www.gov.uk/government/publications/redundancy-payments-rp1-fact-sheet> or by searching for the Redundancy Payments Service fact sheet at www.gov.uk. If you need help with the online form, or if you do not have internet access and so need to make your claim over the phone, please contact the **RPS on 0330 331 0020**.

Before you can make your claim you will need to receive a unique reference which will associate your claim to the Company which made you redundant. We will provide this reference in the written confirmation of redundancy.

Details of the information that you'll need to make your claim can be found at <https://www.gov.uk/claim-redundancy>.

How much notice will I be paid?

The RPS will consider claims for compensation for not receiving statutory notice, this may be more or less than the notice period set out in your Contract of Employment. More information can be found [here](#).

When will my P45 be sent out?

These will be issued by the Company following their usual processes and will be posted to the address held in the Company records for you. Please note that a duplicate P45 can't be issued if your address details are out of date and so you don't receive this.

You do not need a P45 to start a claim for benefits or to start a new job. More information can be found [here](#).

If I have no work, am I able to claim benefits?

Your entitlement to claim will depend on your circumstances. You can find out more information [here](#).

What happens if I have a Company car or other benefits such as private medical insurance?

Upon being made redundant, any benefits provided by your employer will stop with immediate effect.

If you have access to a Company car, you may drive the vehicle home following redundancy but after that, the vehicle will no longer be insured to be driven by you or any member of your family. The owner of the vehicle (which may be the Company or a third party) will contact you to arrange collection. If you have not heard anything within 7 working days, please contact us on era@clumber.uk.

Who can I contact if I have any queries?

If the information provided in this Q&A document doesn't answer all of your questions, you should wait to receive your redundancy letter as that may deal with some of your questions. If you have not received a letter within 7 working days of your redundancy please contact era@clumber.uk.

If you believe that the information contained in the Company records is incorrect you should contact Clumber in the first instance via email on era@clumber.uk.

If you have been provided with the code to access the RPS online claims but have been unable to access the system or you have not received your payment please contact the RPS whose details can be found at <https://www.gov.uk/government/publications/redundancy-payments-rp1-fact-sheet>].

Is there anywhere else that I can obtain assistance?

Contacts:

General queries, employment rights - www.gov.uk

Statutory Maternity Pay or Sick Pay – Statutory Payments Disputes 03000 560 630

Claiming benefits, support or job search – Job Centre Plus 0800 055 6688

PAYE queries – HMRC 0300 200 3200

Tax Credit Helpline – HMRC 0345 300 3900 / 0300 200 3200
