

Joseph Curl KC

KC 2021, Called to the Bar 2007

+44 (0)20 7696 9900

josephcurl@southsquare.com



 SOUTH
SQUARE

3-4 South Square
Gray's Inn
London WC1R 5HP
+44 (0) 7696 9900

Joseph Curl KC is an experienced advocate specialising in insolvency litigation. He was called to the Bar in 2007 and took silk in 2021. Immediately prior to taking silk he was ranked Band 1 as a leading junior by *Chambers & Partners* and was *Insolvency Junior of the Year* at the Chambers Bar Awards 2019.

His recent experience of heavy trials includes:

- Appearing for the joint liquidators of Somerfield Supermarkets in the 7 week trial of their claim against the Co-op. The case raised complex issues around the valuation of pension and guarantee covenant releases and produced a landmark judgment on transactions at undervalue under s.238: [Re The Food Retailer Operations Limited \(in liquidation\) \[2026\] EWHC 1228 \(Ch\)](#).
- Leading successfully for the joint liquidators of the BHS Group in [Re BHS Group Limited \(in liquidation\); Wright v Chappell \[2024\] EWHC 1417 \(Ch\)](#), [2025] Bus LR 1639, which was ranked among *The Lawyer* magazine's Top 20 trials of 2023. It led to the largest-ever award for s.214 wrongful trading and introduced the concept of "trading misfeasance".
- Appearing successfully as sole trial counsel for the BVI joint liquidators in [Re MBI International & Partners Inc \(in liquidation\); Mitchell v Al Jaber \[2023\] EWHC 364 \(Ch\)](#). This case went on to the Supreme Court (where Joseph appeared with Tom Smith KC and Jon Colclough) and was one of *The Lawyer* magazine's Top 10 Appeals of 2025; the Supreme Court restored the order of the trial judge: [\[2025\] UKSC 43](#).

Joseph is ranked as a leading silk in both the major directories. Chambers and Partners 2026 says:

"He has a huge capacity for work and can digest complex matters and present them in a straightforward way to either his clients or a court. He's a hugely skilled advocate."

"He has great advocacy and phenomenal cross-examination with an encyclopaedic knowledge of insolvency case law."

"He's a good advocate who is well liked by people and is very pragmatic."

"He is superlative on his feet, totally in command of his submissions and cross-examination, and is so persuasive in front of judges."

Legal 500 2026 says:

"Joe is always excellent whether advising, drafting or on his feet. His legal skills are outstanding and he combines these with keen commercial awareness."

He has appeared in many cases involving challenges to office-holder decision-making or conduct including:

- [McAteer v Hat & Mitre Plc \(in liquidation\) \[2024\] EWHC 1601 \(Ch\)](#), [2025] 1 BCLC 518 – successfully denied a shareholder standing to bring proceedings against liquidators on the basis that his interest was *de minimis* and he was not acting in the interests of the liquidation.
- [CFJL Property Partners Limited \(in administration\); Nardelli v Richardson \[2024\] EWHC 2740 \(Ch\)](#) – successfully defended administrators against removal and unfair harm proceedings brought by

directors and shareholders.

- [Brake v The Chedington Court Estate Ltd \[2023\] UKSC 29, \[2023\] 1 WLR 3035](#) - leading Supreme Court authority on the test for standing to be heard in an insolvency.
 - [Re Edengate Homes \(Butley Hall\) Ltd \(in liquidation\); Lock v Stanley \[2022\] EWCA Civ 626, \[2022\] 2 BCLC 1](#) - successfully defended a liquidator both at first instance and in the Court of Appeal against an attempt to challenge his decision to assign a cause of action.
 - [Davey v Money \[2018\] EWHC 766, \[2018\] Bus LR 1903](#) - successfully defended appointing QFC against serious allegations of wrongdoing, giving rise to the leading authority on administrators' duties.
 - [Re Longmeade Ltd \(in liquidation\) \[2016\] EWHC 356 \(Ch\), \[2017\] 2 All ER 244](#) - represented the liquidators of this Lehman entity in the leading authority on office-holder decision-making where a proposed course of action is opposed by the majority of creditors.
- Joseph's experience in acting for liquidators or their assignees in attacking failed tax avoidance schemes engaged in by company directors is probably unrivalled at the Bar. He has acted against the directors of two of the major promoters of such schemes (OneE and Root2) and his name generally appears on the winning side in most of the reported cases to have reached court, including [Re Implement Consulting Ltd \(in liquidation\); Toone v Ross \[2019\] EWHC 2855 \(Ch\), \[2020\] STC 382, \[2020\] 2 BCLC 537](#), [Re Daystreet15 Ltd \(in liquidation\) \[2020\] EWHC 1140 \(Ch\)](#) and [Re PV Solar Solutions Ltd \(in liquidation\); Ball v Hughes \[2017\] EWHC 3228 \(Ch\), \[2018\] 1 BCLC 58](#).

On the personal insolvency side, he has acted in a number of high-profile bankruptcies including:

- James Stunt - acted since 2019 for the trustees in bankruptcy of the gold dealer and art collector James Stunt, giving rise to reported cases in the Criminal Court of Appeal (on the difficult interplay between POCA restraint and bankruptcy: [R v S \[2019\] EWCA Crim 1782, \[2020\] 1 WLR 109](#)) and the Chancery Division (in an unusual dispute over title to a painting by Sir Anthony Van Dyck: [Hyde \(as trustee in bankruptcy of James Stunt\) v Stunt \[2024\] EWHC 630 \(Ch\)](#)).
- Pramod Mittal - successfully achieved the revocation of the IVA of a bankrupt member of the Mittal family of steel industrialists: [Moorgate Industries UK Ltd v Mittal \[2022\] EWHC 3009 \(Ch\), \[2023\] BPIR 476](#).

Joseph is one of the general editors of [Doyle, Keay & Curl: Annotated Insolvency Legislation 2026](#), now in its 14th edition, published by LexisNexis. He is also the co-author of [Insolvency Litigation](#) (with Andrew Keay, Stewart Perry and Louis Doyle KC) published by Elgar in 2025; and [Corporate Governance and Insolvency: Accountability and Transparency](#) (with Andrew Keay and Peter Walton) published by Elgar in 2022. Most recently, he has contributed a chapter titled *The Legacy of Sequana* for Oxford University Press's forthcoming [Directors and Creditors: Law and Liability](#), currently in press to be published in early 2026.

Joseph worked for DLA Piper UK LLP between 2001 and 2007.

INSOLVENCY & COMPANY

McAteer v Hat & Mitre (in liquidation)

[2024] EWHC 1601 (Ch)

[Read judgment.](#)

Joseph appeared for the liquidators in successfully resisting an appeal brought by a dissentient contributory who wished to challenge the conduct of the winding up. Mann J held that the appellant lacked standing to bring the proceedings based on the size and nature of his interest.

Re BHS Group Ltd (in liquidation); Wright v Chappell

[2024] EWHC 1417 (Ch)

[Read judgment.](#)

Following a five week trial, Leech J entered judgment against a number of former directors of the BHS Group for wrongful trading and breach of duty. The award in this case is reputed to be the largest ever made for a claim in wrongful trading under s.214 of the Insolvency Act 1986. Joseph (with Ryan Perkins) appeared for the successful liquidators.

Hyde (as joint trustee in bankruptcy of James Stunt) v Stunt

[2024] EWHC 630 (Ch)

[Read judgment.](#)

Joseph acted for the successful trustee in bankruptcy at trial in an unusual dispute over whether a Van Dyck painting released from a restraint order made under the Proceeds of Crime Act 2002 vested in the bankruptcy estate or the bankrupt's father.

Brake v The Chedington Court Estate Ltd

[2023] UKSC 29, [2023] 1 WLR 3035, [2023] 4 All ER 1021, [2023] BPIR 1272

[Read judgment.](#)

The Supreme Court restated the test for a party to have standing to challenge the officeholder's conduct of an insolvency estate. Joseph (with Jon Colclough) appeared for the former bankrupts.

Moorgate Industries UK Ltd v Mittal

[2022] EWHC 3009 (Ch), [2023] BPIR 476

[Read judgment.](#)

Joseph (with Giselle McGowan) acted for the applicant judgment creditor in successfully achieving revocation of an IVA entered into by Pramod Mittal of the Mittal family of industrialists.

Re P G D Ltd (in liquidation); Manolete Partners Plc v Hope

[2022] EWHC 1801 (Ch), [2023] BCC 181

[Read judgment.](#)

Joseph (with Paul Wright) represented the successful assignee on appeal in reversing the decision of the trial judge to impose a cap on recoveries to reflect the deficiency in the assignor's estate.

Schofield v Smith; Rhino Enterprises Properties Ltd v Clyde & Co

[2022] EWCA Civ 824, [2023] 1 All ER 480, [2023] 1 All ER (Comm) 285, [2022] BCC 1265

[Read judgment.](#)

Allegations of breach of fiduciary duty brought by a director against former administrators and their solicitors were struck out on the basis that a prior settlement with a bank was effective to settle those new claims. Joseph (with Faith Julian) acted for the successful solicitors' firm.

Re Edengate Homes (Butley Hall) Ltd (in liquidation); Lock v Stanley

[2022] EWCA Civ 626, [2021] EWHC 2970 (Ch), [2022] 2 BCLC 1, [2022] BCC 940, [2022] BPIR 970

[Read judgment](#) (Chancery Division)

[Read judgment](#) (Court of Appeal)

In a significant case for the litigation funding industry, Joseph represented the liquidator both at first instance and on appeal in successfully resisting a dissentient shareholder's application to set aside the assignment of a cause of action to a funder.

Manolete Partners Plc v Nag

[2022] EWHC 153 (Ch), [2022] 2 BCLC 394

[Read judgment.](#)

Joseph represented the successful assignee at trial in breach of duty proceedings against a director, including a finding of dishonest assistance against a non-director who had handled the proceeds.

Re Industrial North West LLP (in administration); Kendall v Morley

[2020] EWHC 3052 (Ch), [2020] All ER (D) 93 (Nov)

The court held that the appointing QFCH was entitled to retain its charge, despite having been repaid in full, to secure contingent liabilities in relation to litigation threatened by the shareholder. Joseph represented the administrators.

Re Hat & Mitre plc (in administration); Kebbell v Hat & Mitre plc and Toone

[2020] EWHC 2649 (Ch), [2020] All ER (D) 42 (Oct)

[Read judgment.](#)

Joseph represented the successful administrators in resisting these proceedings seeking removal and compensation for unfair harm brought by two members of the company. Trower J clarified the nature

of an administrator's duties where a company is balance-sheet solvent.

Re Core VCT plc (in liquidation); Fakhry v Pagden

[2020] EWCA Civ 1207, [2021] BCC 46, [2021] 2 BCLC 35, [2021] BPIR 526

[Read judgment.](#)

The Court of Appeal held that the members of a solvent company in MVL should have been consulted before it was restored to the register. Joseph (led by Jonathan Crow QC) acted for the successful appellant.

Re North Point Global Ltd (in liquidation); Brittain v Chamberlain

[2020] EWHC 1648 (Ch), [2020] Bus LR 2169, [2020] 2 BCLC 676, [2020] BPIR 1170, [2020] All ER (D) 06 (Jul)

[Read judgment.](#)

Joseph acted for the successful liquidator in this appeal against a CVA supervisor's decision to reject a proof of debt. The court confirmed that contingent antecedent transaction claims are susceptible to proof.

Re Daystreet15 Ltd (in liquidation); Cham v Wilmot

[2020] EWHC 1140 (Ch), [2020] All ER (D) 68 (May)

The court refused to strike out a liquidator's pleading of fraud against directors who had entered into aggressive tax avoidance. Joseph represented the successful liquidator.

Chapelgate Credit Opportunity Master Fund Ltd v Money

[2020] EWCA Civ 246, [2020] 1 WLR 1751, [2021] 1 All ER (Comm) 207, [2020] 2 BCLC 170, [2020] Costs LR 493

[Read judgment.](#)

The Court of Appeal upheld the decision that a commercial funder may be liable for all the adverse costs of unsuccessful proceedings, despite the *Arkin* cap. Joseph (led by Nicholas Bacon QC) acted for the successful respondent.

Re Sturgeon Central Asia Balanced Fund Ltd (in liquidation)

[2020] EWHC 123 (Ch), [2020] 1 BCLC 600, [2020] BCC 389

[Read judgment.](#)

[2019] EWHC 1215 (Ch), [2020] 1 All ER (Comm) 701, [2020] ILPr 13, [2019] Bus LR 1809, [2019] 2 BCLC 412, [2019] BCC 950, [2019] BPIR 1035

[Read judgment.](#)

Joseph acted for the Bermudian liquidators of a solvent investment fund in heavily-contested proceedings over whether recognition should be granted under the Cross-Border Insolvency Regulations 2006.

Re Implement Consulting Ltd (in liquidation); Toone v Ross

[2019] EWHC 2855 (Ch), [2019] All ER (D) 05 (Nov)

[Read judgment.](#)

In the first tax avoidance-based misfeasance action to reach trial, Joseph successfully persuaded the court that the sums paid into schemes were in substance unlawful distributions of capital and void.

Pillmoor v Miah

[2019] EWHC 3696 (Ch), [2019] All ER (D) 211 (Oct)

A trustee in bankruptcy successfully appealed against the trial judge's decision. Joseph demonstrated that the court below had wrongly applied the *Stack v Dowden* test for joint names, instead of the modified *Lloyds Bank v Rosset* test for single names.

R v S

[2019] EWCA Crim 1728, [2020] 1 WLR 109, [2019] Lloyd's Rep FC 529, [2019] All ER (D) 114 (Oct)

[Read judgment.](#)

Joseph appeared (against Kennedy Talbot QC and Pavlos Panayi QC) for the trustees of a debtor subject to an all-assets restraint order. This case saw the Court of Appeal (Criminal Division) grapple with the difficult interface between the bankruptcy and POCA regimes.

Re Pantiles Investments Ltd (in liquidation) v Winckler

[2019] EWHC 1298 (Ch), [2019] 2 BCLC 295, [2019] BCC 1003, [2019] All ER (D) 134 (May)

[Read judgment.](#)

In the first detailed judgment for some years on s.213 fraudulent trading, a director was liable where a company's business was carried on with the intent to defraud the bankruptcy creditors of a third party. Joseph appeared for the successful liquidator.

Re ARY Digital UK Ltd; Brewer v Iqbal

[2019] EWHC 182 (Ch), [2019] 1 BCLC 487, [2019] BCC 746, [2019] BPIR 529, [2019] PNLR 284

[Read judgment.](#)

Joseph represented the successful liquidators in their application against a company's former

administrator for undersale of assets. Unusually, the court found a breach of fiduciary duty (not simply negligence) and awarded a substitutive performance (i.e. current value) measure of equitable compensation.

Wagner v White

[2018] EWHC 2882 (Ch), [2019] BPIR 234

[Read judgment.](#)

Joseph (leading Professor Andrew Keay) appeared successfully both at first instance and on appeal before Nugee J, opposed by Richard Millett QC. The matter concerned a personal guarantee arising from the c.US\$350m insolvency of Powa Group.

Abdulali v Finnegan

[2018] EWHC 1806 (Ch), [2018] BPIR 1547

Birss J upheld the trial judge's finding that the statutory presumption of a "*desire*" to prefer had been rebutted. Joseph represented the successful respondent both at trial and on appeal.

Zinc Hotels (Holdings) Ltd v Beveridge

[2018] EWHC 1936 (Ch), [2018] BCC 968, [2018] BPIR 1840

[Read judgment.](#)

Five-sided application to remove administrators on the grounds of conflict and unfair harm. Joseph (led by Marcia Shekerdemian QC) appeared for the successful security agent before Henry Carr J.

Ennis Property Finance Ltd v Thompson

[2018] EWHC 1929 (Ch), [2018] All ER (D) 181 (Jul)

Joseph appeared for the successful lender at trial in proceedings concerning a disputed personal guarantee.

Davey v Money; Dunbar Assets plc v Davey

[2018] EWHC 766, [2018] Bus LR 1903

[Read judgment.](#)

Three-sided six week trial before Snowden J involving complex allegations of breach of administrators' duties and conspiracy by a lender. Joseph (led by Tom Smith QC) acted for the successful lender.

Frosdick v Fox

[2017] EWHC 1737 (Ch), [2018] 1 WLR 38, [2017] BPIR 1194

[Read judgment.](#)

Birss J struck out a bankrupt's claim on the application of Joseph's client trustee, agreeing with the trustee that a bankrupt has no standing under s.316 to require his trustee to elect to disclaim or affirm.

Re PV Solar Limited Solutions Limited (in liquidation)

[2017] EWHC 3228 (Ch), [2018] 1 BCLC 58, [2018] BCC 196

[Read judgment.](#)

Joseph represented the liquidators at trial in successfully impugning as misfeasance several payments made into a purported EFRBS tax avoidance arrangement at a time when the company was of doubtful solvency.

Dowling v Promontoria (Arrow) Limited

[2017] BPIR 1477

[Read judgment.](#)

A creditor was unable to enforce summarily a purported guarantee on the grounds of limitation and the "purview" doctrine. Joseph represented the successful alleged debtor.

Re DP Holding SA; Hellard v Chen

[2017] BPIR 687, [2017] All ER (D) 21 (Mar)

The court examined the responsibilities of a BVI liquidator when seeking assistance from the English court pursuant to s.426.

Gaind v Dunbar Assets plc

[2016] EWHC 3187 (Ch), [2017] BPIR 667

The court rejected a borrower's contention that a personal guarantee had been procured by misrepresentation. Joseph represented the successful lender at first instance and on appeal.

Re D'Eye (a bankrupt)

[2018] BPIR 411, [2017] BPIR 1174, [2017] BPIR 598, [2016] BPIR 883

Three trials against various associates of a bankrupt. Joseph represented the trustees in bankruptcy, whose claims to recover the remoter proceeds of void post-petition payments succeeded in full.

Harvey v Dunbar Assets plc

[2017] EWCA Civ 60, [2017] Bus LR 784, [2017] BPIR 450 (Court of Appeal)

[Read judgment.](#)

[2015] EWHC 3355 (Ch), [2015] Bus LR 1383, [2016] BPIR 48 (Chancery Division)

[Read judgment.](#)

A debtor was estopped from challenging a statutory demand using an argument that had failed in earlier proceedings on a different statutory demand for the same debt. Joseph (sole counsel on the first appeal; led by Michael Todd QC in the Court of Appeal) represented the successful lender.

Re Longmeade Ltd (in liquidation)

[2016] EWHC 356 (Ch), [2017] 2 All ER 244, [2017] 1 BCLC 605, [2016] Bus LR 506, [2016] BPIR 666

[Read judgment.](#)

Joseph represented the liquidator of a Lehman entity in a claim against the Official Receiver. Snowden J ruled that liquidators may discount the views of creditors who are influenced by extraneous considerations.

In re Cooke (a bankrupt)

[2016] EWHC 1888 (Ch), [2016] Bus LR 960, [2016] Costs LR 781, [2016] BPIR 1339

[Read judgment.](#)

The only reported case on the costs of an unsuccessful appeal against a bankruptcy order. Joseph successfully showed that such costs may take effect as a post-bankruptcy debt.

Re Cre8atsea Limited (in liquidation)

[2016] EWHC 2522 (Ch), [2016] All ER (D) 149 (Oct)

[Read judgment.](#)

Joseph represented the successful petitioner (Vodafone) in resisting an application to rescind a winding-up order.

Cooke v Dunbar Assets plc

[2016] EWHC 579 (Ch), [2016] BPIR 576, [2016] All ER (D) 49 (Apr)

[Read judgment.](#)

Appeal from a bankruptcy order on the basis that an offer to compound had been unreasonably refused. Joseph represented the successful petitioner both at first instance and on appeal.

Baker and another v LSREF III Wight Ltd

[2016] BPIR 509, [2016] All ER (D) 254 (Feb)

Application establishing that a triable issue arose in respect of an allegation that a bank had rendered itself a fiduciary for its borrowers.

Rowbury v Official Receiver

[2015] EWHC 2276 (Ch), [2016] BPIR 477, [2016] BPIR 500, [2015] All ER (D) 129 (Sep)

Examined when failure to adjourn a creditors' meeting to consider an IVA will be a material irregularity. Joseph represented the successful dissentient creditors.

Ridsdale v Bowles

[2015] BPIR 1275

A bankrupt applied for annulment, alleging that the petition was abusive because a third party had paid the petitioner to procure the bankruptcy. Joseph represented the trustees in bankruptcy.

Dunbar Assets plc v Butler

[2015] EWHC 2546 (Ch), [2015] BPIR 1358, [2015] All ER (D) 138 (Sep)

Joseph represented the successful appellant lender. It was held that a triable issue of fact is insufficient to set aside a statutory demand: the issue must also disclose a defence.

Sands v Singh and others

[2015] EWHC 2219 (Ch), [2015] BPIR 1293, [2015] All ER (D) 304 (Jun)

[Read judgment.](#)

Addressed the effect of section 283A of the Insolvency Act 1986 (the "use it or lose it" provision) where an application was not issued within the three year time limit.

Stella v Harris

[2014] EWHC 4492 (Ch), [2015] BPIR 926

Considered whether to grant permission to continue proceedings despite the existence of an interim order to facilitate an IVA proposal.

Ace Paper Ltd v Fry and others

[2015] EWHC 1647 (Ch), [2015] All ER (D) 192 (Jul)

[Read judgment.](#)

Joseph represented the successful asset-based lender both at first instance and on appeal. The court concluded that a contested book debt remained the property of Joseph's client by applying "*business common sense*" to the contract.

Re Mark Irwin Forstater

[2015] BPIR 21

A proposal for an IVA was deemed rejected where the creditors' meeting was improperly suspended. Joseph represented the successful petitioning creditor.

Relfo Ltd (in liquidation) v Varsani

[2014] EWCA Civ 360, [2015] 1 BCLC 14

[Read judgment.](#)

Joseph (led by Peter Shaw) represented the successful respondent to this appeal concerning laundering, tracing, knowing receipt and unjust enrichment. Arden LJ held that money substitutions may be traced in equity even where they do not occur in chronological order.

Hellard and Wade (trustees of Mireskandari) v (1) Chadwick (trustee of Tehrani) (2) Jami Tehrani

[2014] BPIR 163 (first instance)

[2014] EWHC 2158 (Ch), [2014] BPIR 1234 (appeal)

Trustees in bankruptcy commenced transaction at undervalue proceedings against another bankruptcy estate. Joseph successfully persuaded the court at first instance and on appeal that the claim constituted a debt provable in the respondent estate and should be stayed.

Bramston v Riaz

[2014] BPIR 42

A rare reported use of s.342(1)(b) of the Insolvency Act 1986. The court declared that assets represented "*the application*" of a transaction at an undervalue and ordered that they be vested in a trustee in bankruptcy without further order. Joseph represented the successful trustee.

Credit Lucky Ltd v National Crime Agency

[2014] EWHC 83 (Ch), [2014] All ER (D) 235 (Jan)

[Read judgment.](#)

The director of a money transfer company believed to have been used by organised criminals to

launder the proceeds of crime to China applied to rescind a winding up order. Barling J dismissed the application. Joseph represented the company's liquidator.

Re Harvest Finance Limited (in liquidation)

[2013] BPIR 1020

Detailed consideration of the jurisdiction to order disclosure against a company's former solicitors under sections 234 and 236 of the Insolvency Act 1986 in circumstances where a strong prima facie case of fraudulent conduct is established. Joseph represented the successful liquidators.

Hellard v Kapoor

[2013] EWHC 2204 (Ch), [2013] EWHC 2496 (Ch), [2013] BPIR 745

[Read judgment.](#)

Joseph represented the successful trustee in bankruptcy in this fiercely contested application to suspend discharge, which raised complex issues concerning purported family trusts. Indemnity costs were awarded to Joseph's client.

Arif v Anwar

[2013] EWHC 624 (Fam), [2013] BPIR 389

[Read judgment.](#)

[Read judgment.](#)

The applicant wife challenged as shams trust arrangements between the husband and his son. Joseph successfully resisted an attempt by the husband and son (each separately represented by leading counsel) to exclude the husband's trustee in bankruptcy from the proceedings.

Allen and another (joint liquidators of Rhinowheels Ltd) v Cowham

[2013] EWHC 1319 (Ch), [2013] All ER (D) 223 (May)

Freezing injunction in support of director's misfeasance and transaction at undervalue proceedings. Joseph represented the successful liquidators.

Harvey v Dunbar Assets plc

[2012] EWHC 2890 (Ch), [2013] BPIR 66 (Chancery Division)

[2013] EWCA Civ 952, [2013] BPIR 722 (Court of Appeal)

[Read judgment.](#)

Joseph successfully resisted a first appeal to the Chancery Division, where it was held that a personal guarantee could be enforced despite an allegation that a co-guarantor's signature was

forged. Joseph was led by Peter Arden QC on a second appeal to the Court of Appeal.

Dunbar Assets plc v Fowler

[2013] BPIR 46

A personal guarantor opposed a bankruptcy petition and argued that there was no petitionable debt. Joseph represented the successful lender. It is the only reported case on r.6.12(7) of the Insolvency Rules 1986 concerning delay between demand and petition.

Relfo Limited (in liquidation) v Varsani

[2010] EWCA Civ 560, [2011] 1 WLR 1402, [2010] 3 All ER 1045, [2011] 1 BCLC 71

[Read judgment.](#)

The leading authority on the meaning of “usual or last known residence” for the purposes of service. Joseph was led by Guy Newey QC (now Lord Justice Newey) at first instance ([2009] EWHC 2297 (Ch), [2009] All ER (D) 30 (Oct)) and by Peter Shaw in the Court of Appeal.

(1) Haig (2) Shires (3) Lewis (4) Platinum Developers Ltd (in administration) v Beasant

LTL 6/8/2010, [2010] 7 WLUK 914

Application by receivers for a declaration that a director had no beneficial interest in a lease granted prior to a company’s insolvent administration. Joseph acted for the successful administrators.

Hooper (trustee in bankruptcy of Chowdhary) v Duncan Lewis (Solicitors) Limited

[2010] BPIR 591

Trustee in bankruptcy’s application for disclosure against third parties. Addressed legal professional privilege and third party disclosure under the insolvency regime.

Parkinson Engineering Services PLC (in liquidation) v Swan

[2009] EWCA Civ 1366, [2010] Bus LR 857, [2010] BPIR 437, [2010] 1 BCLC 163

[Read judgment.](#)

Court of Appeal decision (led by Peter Shaw) concerning amendment of a negligence claim against administrators after expiry of limitation.

2025	Called to the Bar of the British Virgin Islands
2021	Appointed Queen's Counsel
2020	Appointed Deputy Insolvency and Companies Court Judge
2007	Called to the Bar of England and Wales

DIRECTORY RECOMMENDATIONS

Joseph is ranked as a leading silk in both the major directories. Chambers and Partners 2025 says:

"He is highly successful in court. He is a delight - strategically brilliant on his feet and loved by his clients."

Legal 500 2025 says:

"Joe is an outstanding chancery barrister, his expertise is second to none, his written work is of the highest quality and his advocacy skills are exceptional, both in cross-examination and when making legal submissions."

"He is highly successful in court. He is a delight - strategically brilliant on his feet and loved by his clients."

Chambers and Partners 2024 describes him as follows:

"He has forensic attention to detail and extensive expertise, combined with a highly persuasive and compelling advocacy style."

"He is extremely user-friendly, down to earth, practical and accessible."

"His advice covers all legal bases but also takes into account commercial realities."

"He is exceptionally bright and a clear and convincing advocate."

Legal 500 2024 says:

"Tenacious and courteous advocacy style, really fights his clients' corner, deep expertise and specialist knowledge of insolvency law."

He is described in Chambers and Partners 2023 as follows:

"Joe has an encyclopedic knowledge of insolvency law and a redoubtable advocacy style"

"He is meticulous in his planning for a case."

"Joseph possesses the ability to make extremely difficult points of law easy to understand and accept."

He is described in Chambers and Partners 2022 as:

"The go-to guy for heavyweight litigation - he's very down to earth, pragmatic and very bright, but he's also commercially astute." "He is friendly, easy to deal with, robust and really understands the client's wants and concerns."

Chambers and Partners 2021 ranks him Band 1 for Restructuring and Insolvency and says:

"His main strength is his ability to turn his hand effortlessly to any insolvency matter presented to him. He is also very authoritative and the safest of safe pairs of hands."

"He is very popular among clients for his technical expertise and commercial approach."

Legal 500 2020 says:

"He simultaneously manages to be genuinely down-to-earth, while delivering a quality of analysis and courtroom performance worthy of the finest silks."

Chambers and Partners 2020 and Chambers Global 2020 ranks him Band 2 for Restructuring and Insolvency and says:

"He is sensationally good both on his feet and on paper - he fights his client's corner very hard and very well"

"He is absolutely brilliant - his oral and written submissions really get to the point. His technical knowledge in this area is unparalleled, and his attention to detail and commitment to the case are really quite incredible."

Chambers and Partners 2019 and Chambers Global 2019 says:

"He achieves excellent results, is responsive and integrates himself into the teams that he works with. His drafting and in-court advocacy are equally accomplished."

"He is absolutely brilliant to deal with and gets to grips with the case really really quickly. He is superb."

Chambers and Partners 2018 and Chambers Global 2018:

"He's great with clients, knowledgeable and very hard-working. He's a real team player. He's technically very gifted but also very approachable. He's aggressive when he needs to be."

Chambers UK Bar 2017 and Chambers Global 2017:

"He's clever, commercial and reliable."

Legal 500 2016:

"A superb advocate, who is very knowledgeable on the law and adept at thinking on his feet"

Chambers UK Bar 2016:

"A highly regarded junior who acts on behalf of sizeable lenders and pre-eminent insolvency practitioners in insolvency litigation."

Strengths: 'He is excellent in court, particularly when required to think on his feet and his written submissions are also first class. He is also instinctively able to see the commercial implications of every twist and turn in a piece of litigation.'

Legal 500 2015:

"...very responsive, easy to work with, and a tenacious litigator."

Chambers UK 2015:

"...developed a strong reputation as a technically adept and client-friendly junior...a good all-rounder, who provides excellent advice and presents very well on his feet..."

Expertise: 'He provides advice in an extremely unstuffy manner, and has extremely good insolvency expertise.' 'He is clever, commercial and reliable.'"

Chambers UK 2014:

"A busy junior with a growing reputation in the restructuring and insolvency market. Praised for his technical acumen, he regularly acts for lenders and insolvency practitioners.

Expertise: 'Has a highly collaborative approach to his work; he is flexible, responsive and a pleasure to work with.' 'He has a fantastic legal brain, and displays excellent attention to detail and sound judgment.'"

Chambers UK Bar Guide 2013:

"The 'incredibly user-friendly' Joseph Curl... a corporate and individual insolvency specialist who is described as 'good news - he has buckets of enthusiasm, is quick with his paperwork and effective in all he does.'"

Chambers UK Bar Guide 2012:

"Joseph Curl 'is calm under pressure and has an excellent eye for detail.' He is 'able to understand complex issues with little effort and spots the commercial angle quickly.'"

Chambers UK Bar Guide 2011:

"is commended for his 'technical excellence'. He is 'very thorough and quick to respond.'"

PUBLICATIONS

Books

- *Doyle, Keay and Curl: Annotated Insolvency Legislation 2024* (LexisNexis, 12th edition) (General Editor)
- *Corporate Governance and Insolvency: Accountability and Transparency* (with Professor Andrew Keay and Professor Peter Walton) (Edward Elgar Publishing, 2022)
- *Tolleys Insolvency Law Looseleaf: "Death or Incapacity of the Debtor"* (Chapter author)

Articles

- *Challenges to trustee conduct*
Recovery, Winter 2023
- *Administrators: Conflicts of interest and removal* (with Marcia Shekerdeman QC)
[International Corporate Rescue \(2019\) 16\(1\)](#)
- *Don't presume to save your MC Bacon!* (with Séamas Gray)
Recovery, Winter 2018
- *Administration of insolvent estates of deceased persons: recent legislative changes bury the application of s 284 of the Insolvency Act 1986* (with Steve Leslie)
Corporate Rescue and Insolvency, (2018) 1 CRI 26
- *Equity and the Launderers: the Triumph of 'Backward Tracing'*

Gore-Browne on Companies, Special Release 2016

- *Staking a claim: Longmeade* (with Paul Allen and Andrew Foster)
Recovery, Winter 2016
- *Who pays? The costs of an appeal from a bankruptcy order* (with Faith Julian)
Corporate Rescue and Insolvency (2016) 6 CRI 212
- *Tackling Laundering: the implications of Relfo Limited (in liquidation) v Varsani* (with Peter Shaw)
International Corporate Rescue (2015) 12(3), 156
- *TOUSA: Reckless Restructuring*
Corporate Rescue and Insolvency (2013) 6(1), 15
- *Bankrupting personal guarantors: recent developments*
Insolvency Intelligence (2012) 25(2), 17
- *Challenging the trustee's remuneration: a new right for bankrupts?*
Insolvency Intelligence (2011) 24(1), 5
- *The Spouse v the Creditors: A Turn Against Creditors?*
Insolvency Intelligence (2010) 23(6), 81
- *"Use it or lose it": section 283A after Lewis v Metropolitan*
Insolvency Intelligence (2010) 23(5), 74
- *A purposive approach to the rule against foreign revenue enforcement*
International Corporate Rescue (2010) 7(2), 137
- *Who can apply to rescind a winding-up order?*
Insolvency Intelligence (2009) 22(10), 145

QUALIFICATIONS & MEMBERSHIPS

Qualifications

LLB (1st Class Honours) (Birkbeck, London) - Law - 2006

BA (1st Class Honours) (Birkbeck, London) - Politics, Philosophy & History - 2003

Scholarships and Prizes

Wolfson Pupillage Scholarship - Lincoln's Inn 2007

Lord Denning Major Scholarship - Lincoln's Inn 2006

Hardwicke Entrance Scholarship - Lincoln's Inn 2005

Cavendish Prize for Best Law Degree - Birkbeck, University of London 2006

Helena Kennedy Prize for Best Dissertation - Birkbeck, University of London 2006

Wildy's Bookshop Prize for Tort - Birkbeck, University of London 2005

Pearson Publication Prize for Contract - Birkbeck, University of London 2004

Ede & Ravenscroft Prize - Birkbeck, University of London 2002

Professional memberships

Chancery Bar Association

R3: Association of Business Recovery Professionals

APPOINTMENTS

Deputy Insolvency and Companies Court Judge (2020 onwards)

R3 (Association of Business Recovery Professionals) – Member of Council (elected) (2018 to 2021)

R3 (Association of Business Recovery Professionals) – General Technical Committee

Chancery Bar Association – Member of main committee (elected) (2016 to 2022)

LexisNexis Restructuring & Insolvency Consulting Editorial Board

REGULATORY INFORMATION

Joseph Curl is an independent self-employed barrister registered with the Bar Standards Board of England (ref. no 51595); whose practice is governed by the Code of Conduct of the Bar of England and Wales which code can be found at www.barstandardsboard.org.uk; has full professional liability insurance provided by the Bar Mutual Indemnity Fund Limited (ref BM 2930/056) (details of the world-wide cover are provided at www.barmutual.co.uk); is registered for VAT (reg. no. 938 9512 78).
