

# Financial statement

- For a financial order under the Matrimonial Causes Act 1973/ Civil Partnership Act 2004
- For financial relief after an overseas divorce etc under Part 3 of the Matrimonial and Family Proceedings Act 1984/Schedule 7 to the Civil Partnership Act 2004

To be completed by the relevant party	
Name of court	Case No.
Norwich Combined Court	1756206544908210
Name of Applicant	Lenny Timog Kaye
Name of Respondent	Mark Peter Kaye

of

3 St Peters Close, Knapton, North Walsham, NR28  
0TW

(please tick appropriate boxes)

Spouse     Civil partner  
Dated 0 3 / 1 2 / 2 0 2 5

## The parties are

Lenny Timog Kaye

Mark Peter Kaye

and

### Who is the

Spouse     civil partner  
 Petitioner     Applicant     Respondent in the  
 divorce     dissolution     nullity  
 (judicial) separation     financial relief application

Applicant in this matter

### Who is the

Spouse     civil partner  
 Petitioner     Applicant     Respondent in the  
 divorce     dissolution     nullity  
 (judicial) separation     financial relief application

Respondent in this matter

This form should only be completed in applications for a financial order (which can only be applied for as part of a divorce, dissolution, annulment or (judicial) separation in the High Court or family courts in England and Wales) or for applications for financial relief after an overseas divorce/dissolution etc. If the application is for any other financial remedy please complete Form E1.

This form should be used if the application is for the variation of an order for periodical payments where the applicant seeks the dismissal (immediate or otherwise) of the periodical payments order and its substitution with one or more of a lump sum order, a property adjustment order, a pension sharing order or a pension compensation sharing order. If you are making such an application, you must complete sections 1.14 and 5.1(e) of this form.

If the application is for any other variation of an order for a financial remedy please complete Form E2.

Please fill in this form fully and accurately. Where any box is not applicable, write 'N/A'.

You have a duty to the court to give a full, frank and clear disclosure of all your financial and other relevant circumstances.

A failure to give full and accurate disclosure may result in any order the court makes being set aside.

If you are found to have been deliberately untruthful, criminal proceedings may be brought against you for fraud under the Fraud Act 2006.

The information given in this form must be confirmed by a statement of truth. **Proceedings for contempt of court may be brought against a person who makes or causes to be made, a false statement in a document verified by a statement of truth.**

You must attach documents to the form where they are specifically sought and you may attach other documents where it is necessary to explain or clarify any of the information that you give.

Essential documents that must accompany this statement are detailed in the form.

If there is not enough room on the form for any particular piece of information, you may continue on an attached sheet of paper.

If you are in doubt about how to complete any part of this form you should seek legal advice.

This statement is filed by

Solicitor's fee account no.	
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Name and address of solicitor

# 1 General Information

1.1 Full name	Mark Peter Kaye								
1.2 Date of birth	Date 22	Month 08	Year 1974	1.3 Date of the marriage/ civil partnership	Date 23	Month 10	Year 2013		
1.4 Occupation	Self-employed – start-up phase (no current earnings)								
1.5 Date of the separation	Date 25	Month 04	Year 2024	Tick here if not applicable <input type="checkbox"/>					
1.6 Date of the	Petition for divorce/ dissolution/nullity/ (judicial) separation			Decree nisi/ conditional order/ (judicial) separation order			Decree absolute/ final order (if applicable)		
	Date 29	Month 08	Year 2024	Date 14	Month 05	Year 2025	Date	Month	Year
1.7 If you have subsequently married or formed a civil partnership, or will do so, state the date	Date	Month	Year	1.8 Are you living with a new partner?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
				1.9 Do you intend to live with a new partner within the next six months?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
1.10 Details of any children of the family	Full names			Date of birth			With whom does the child live?		
	Charlotte Georgina Kaye			Date 05	Month 12	Year 2016	Lenny Timog Kaye		
1.11 Details of the state of health of yourself and the children if you think this should be taken into account	Yourself				Children				
	I am currently unable to work, as confirmed by a Fit Note from my GP, due to issues with low mood and depression. I have been assessed by the Department for Work and Pensions (DWP) and placed in the Limited Capability for Work (LCW) group for Universal Credit.								

1.12 Details of the present and proposed future educational arrangements for the children.

Present arrangements	Future arrangements
Charlotte attends Bacton Primary School and is in Year 4.	Charlotte will attend secondary school in 2028.

1.13 Details of any child support maintenance calculation or any maintenance order or agreement made in respect of any children of the family. If no calculation, order or agreement has been made, give an estimate of the liability of the non-resident parent in respect of the children of the family under the Child Support Act 1991.

Child Maintenance Service calculation in place. I pay £7 per week (£30.42 monthly) under a Direct Pay arrangement as confirmed in the CMS annual review dated 24 August 2025.

1.14 If this application is to vary an order, attach a copy of the order and give details of the part that is to be varied and the changes sought. You may need to continue on a separate sheet.

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1.15 Details of any other court cases between you and your spouse/civil partner, whether in relation to money, property, children or anything else.

Case No	Court	Type of proceedings
NR25P00146	Norwich County Court	Family - Child Arrangements

1.16 Your present residence and the occupants of it and on what terms you occupy it (e.g. tenant, owner-occupier).

Address	Occupants	Terms of occupation
3 St Peter's Close, Knapton, North Walsham, NR28 0TW	Mark Kaye Almerinda Kaye (mother of Mark)	Licence to occupy – residing with owner (mother) rent-free.

## 2 Financial Details

### Part 1 Real Property (land and buildings) and Personal Assets

2.1 Complete this section in respect of the family home (the last family home occupied by you and your spouse/civil partner) if it remains unsold.

Documentation required for attachment to this section:

- a) A copy of any valuation of the property obtained within the last six months. If you cannot provide this document, please give your own realistic estimate of the current market value
- b) A recent mortgage statement confirming the sum outstanding on **each** mortgage

Property name and address

N/A – I do not own any property.

Land Registry title number

N/A

Mortgage company name(s) and address(es) and account number(s)

N/A

Type of mortgage

N/A

Details of who owns the property and the extent of your legal and beneficial interest in it (i.e. state if it is owned by you solely or jointly owned with your spouse/civil partner or with others)

N/A

If you consider that the legal ownership as recorded at the Land Registry does not reflect the true position, state why

N/A

Current market value of the property

N/A

Balance(s) outstanding on any mortgage(s)

N/A

If a sale at this stage would result in penalties payable under the mortgage, state amount

N/A

Estimate the costs of sale of the property

N/A

Total equity in the property  
(i.e. market value less outstanding mortgage(s), penalties if any and the costs of sale)

N/A

TOTAL value of your interest in the family home: Total A

£

0.00

2.2 Details of your interest in any other property, land or buildings. Complete one page for each property you have an interest in.

Documentation required for attachment to this section:

- a) A copy of any valuation of the property obtained within the last six months. If you cannot provide this document, please give your own realistic estimate of the current market value
- b) A recent mortgage statement confirming the sum outstanding on **each** mortgage

Property name and address	N/A – I do not own any property.	
Land Registry title number	N/A	
Mortgage company name(s) and address(es) and account number(s)	N/A	
Type of mortgage	N/A	
Details of who owns the property and the extent of your legal and beneficial interest in it (i.e. state if it is owned by you solely or jointly owned with your spouse/civil partner or with others)	N/A	
If you consider that the legal ownership as recorded at the Land Registry does not reflect the true position, state why	N/A	
Current market value of the property	N/A	
Balance outstanding on any mortgage(s)	N/A	
If a sale at this stage would result in penalties payable under the mortgage, state amount	N/A	
Estimate the costs of sale of the property	N/A	
Total equity in the property (i.e. market value less outstanding mortgage(s), penalties if any and the costs of sale)	N/A	
Total value of your interest in this property	0.00	
TOTAL value of your interest in ALL other property: Total B	£	0.00

- 2.3 Details of all personal bank, building society and National Savings Accounts that you hold or have held at any time in the last twelve months and which are or were either in your own name or in which you have or have had any interest. This applies whether any such account is in credit or in debit. For joint accounts give your interest and the name of the other account holder. If the account is overdrawn, show a minus figure.

Documentation required for attachment to this section:

For each account listed, all statements covering the last 12 months.

Name of bank or building society, including branch name	Type of account (e.g. current)	Account number	Name of other account holder (if applicable)	Balance at the date of this statement	Total current value of your interest
Barclays Bank	Current	73252671	N/A		
Barclays Bank	Current	93994880	N/A	0.00	0.00
Barclays Bank	Savings	53694259	N/A	0.00	0.00
Barclays Bank	Savings	63225215	N/A	0.00	0.00
Monzo	Current	75729209	N/A	0.00	0.00
HSBC	Current	32059088	N/A	0.01	0.01
				60.90	60.90
TOTAL value of your interest in ALL accounts: (C1)					£ 64.36

- 2.4 Details of all investments, including shares, PEPs, ISAs, TESSAs, National Savings Investments (other than already shown above), bonds, stocks, unit trusts, investment trusts, gilts and other quoted securities that you hold or have an interest in. (Do not include dividend income as this will be dealt with separately later on.)

Documentation required for attachment to this section:

Latest statement or dividend counterfoil relating to each investment.

Name	Type of Investment	Size of Holding	Current value	Name of any other account holder (if applicable)	Total current value of your interest
None	N/A	N/A	0.00	N/A	0.00
					TOTAL value of your interest in ALL holdings: (C2) £ 0.00

- 2.5 Details of all life insurance policies including endowment policies that you hold or have an interest in. Include those that do not have a surrender value. Complete one page for each policy.

Documentation required for attachment to this section:

A surrender valuation of each policy that has a surrender value.

Name of company	None – I hold no life insurance or endowment policies.		
Policy type	N/A		
Policy number	N/A		
If policy is assigned, state in whose favour and amount of charge	N/A		
Name of any other owner and the extent of your interest in the policy	N/A		
Maturity date (if applicable)	Date	Month	Year
Current surrender value (if applicable)	N/A		
If policy includes life insurance, the amount of the insurance and the name of the person whose life is insured	N/A		
Total current surrender value of your interest in this policy	N/A		
TOTAL value of your interest in ALL policies: (C3)		£	0.00

- 2.6 Details of all monies that are OWED TO YOU. Do not include sums owed in director's or partnership accounts which should be included at section 2.11.

Brief description of money owed and by whom	Balance outstanding	Total current value of your interest
None – no money owed to me.	0.00	0.00
TOTAL value of your interest in ALL debts owed to you: (C4)		£ 0.00

2.7 Details of all cash sums held in excess of £500. You must state where it is held and the currency it is held in.

Where held	Amount	Currency	Total current value of your interest
None – I hold no cash sums over £500.	N/A	N/A	0.00
TOTAL value of your interest in ALL cash sums: (C5)	£	0.00	

2.8 Details of personal belongings individually worth more than £500.

INCLUDE:

- Cars (gross value)
- Collections, pictures and jewellery
- Furniture and house contents

Brief description of item	Total current value of your interest
None – I do not own any personal belongings individually worth over £500.	0.00
TOTAL value of your interest in ALL personal belongings: (C6)	£ 0.00

Add together all the figures in boxes C1 to C6 to give the TOTAL current value of your interest in personal assets: TOTAL C £ 64.36

## 2 Financial Details

## Part 2 Capital: Liabilities and Capital Gains Tax

### 2.9 Details of any liabilities you have.

EXCLUDE liabilities already shown such as:

- Mortgages
- Any overdrawn bank, building society or National Savings accounts

INCLUDE:

- Money owed on credit cards and store cards
- Bank loans
- Hire purchase agreements

List all credit and store cards held including those with a nil or positive balance. Where the liability is not solely your own, give the name(s) of the other account holder(s) and the amount of your share of the liability.

Liability	Name(s) of other account holder(s) (if applicable)	Total liability	Total current value of your interest in the liability
See continuation sheet.			
TOTAL value of your interest in ALL liabilities: (D1)			£ 69,033.00

### 2.10 If any Capital Gains Tax would be payable on the disposal now of any of your real property or personal assets, give your estimate of the tax liability.

Asset	Total Capital Gains Tax liability
None – I have no assets that attract Capital Gains Tax.	0.00
TOTAL value of ALL your potential Capital Gains Tax liabilities: (D2)	£ 0.00
Add together D1 and D2 to give the TOTAL value of your liabilities: TOTAL D	£ 69,033.00

## 2 Financial Details

## Part 3 Capital: Business assets and directorships

2.11 Details of all your business interests. Complete one page for each business you have an interest in.

Documentation required for attachment to this section:

- a) Copies of the business accounts for the last two financial years
- b) Any documentation, if available at this stage, upon which you have based your estimate of the current value of your interest in this business, for example a letter from an accountant or a formal valuation.

It is not essential to obtain a formal valuation at this stage

Name of the business	VPTK Services Ltd (Company No: 16328175)
Briefly describe the nature of the business	Startup consultancy operating trading styles: CIOJoy, Logistology, and The Knock. All pre-revenue.
Are you (please tick appropriate box)	<input type="checkbox"/> Sole trader <input type="checkbox"/> Partner in a partnership with others <input checked="" type="checkbox"/> Shareholder in a limited company
If you are a partner or a shareholder, state the extent of your interest in the business (i.e. partnership share or the extent of your shareholding compared to the overall shares issued)	100% shareholder and sole director.
State when your next set of accounts will be available	First accounts not yet due, deadline: 19 December 2026.
If any of the figures in the last accounts are not an accurate reflection of the current position, state why.  For example, if there has been a material change since the last accounts, or if the valuations of the assets are not a true reflection of their value (e.g. because property or other assets have not been re-valued in recent years or because they are shown at a book value)	No accounts filed yet. The company is newly incorporated, pre-revenue, and holds minimal assets.
Total amount of any sums owed to you by the business by way of a director's loan account, partnership capital or current accounts or the like. Identify where these appear in the business accounts	Approx. 2,000.00 director's loan (estimated)
Your estimate of the current value of your business interest. Explain briefly the basis upon which you have reached that figure	0.00 – director's loan exceeds asset value; no goodwill or trading history.
Your estimate of any Capital Gains Tax that would be payable if you were to dispose of your business now	0.00
Net value of your interest in this business after any Capital Gains Tax liability	0.00
TOTAL value of ALL your interests in business assets: TOTAL E £ 0.00	

2.12 List any directorships you hold or have held in the last 12 months (other than those already disclosed in Section 2.11).

Former director of CIOJoy Limited (14918927), which was dissolved via compulsory strike-off on 22 July 2025. The company ceased trading, no longer exists, and did not file any accounts. In the interests of full transparency, I am attempting to obtain any available historic bank statements and have contacted Tide regarding access (see attached correspondence).

## 2 Financial Details

### Part 4 Capital: Pensions and Pension Protection Fund (PPF) Compensation

2.13 Give details of all your pension rights and all PPF compensation entitlements, including prospective entitlements. Complete a separate page for each pension or PPF compensation entitlement.

#### EXCLUDE:

- Basic State Pension

#### INCLUDE (complete a separate page for each one):

- Additional State Pension (SERPS and State Second Pension (S2P))
- Free Standing Additional Voluntary Contribution Schemes (FSAVC) separate from the scheme of your employer
- Membership of ALL pension plans or schemes
- PPF compensation entitlement for each scheme you were a member of which has transferred to PPF

Documentation required for attachment to this section:

- a) A recent statement showing the cash equivalent (CE) provided by the trustees or managers of each pension arrangement; for the additional state pension, a valuation of these rights or for PPF a valuation of PPF compensation entitlement
- b) If any valuation is not available, give the estimated date when it will be available and attach a copy of your letter to the pension company, administrators, or PPF Board from whom the information was sought and/or state the date on which an application for a valuation of an Additional State Pension was submitted to the Department of Work and Pensions

Name and address of pension arrangement or PPF Board

PensionBee Limited  
209 Blackfriars Road  
London  
SE1 8NL

Your National Insurance Number

JB34 30 17B

Number of pension arrangement or reference number or PPF compensation reference number

1100885

Type of scheme

e.g. occupational or personal, final salary, money purchase, additional state pension, PPF or other (if other, please give details)

Personal

Date the CE, PPF compensation or additional state pension was calculated

Date	Month	Year
02	12	2025

Is the pension in payment or drawdown?  
(please answer Yes or No)

Yes  No

State the CE quotation, the additional state pension valuation or PPF valuation of those rights

100,884.38  
This pension was accrued outside the marriage and no contributions made during the marriage.

If the arrangement is an occupational pension arrangement that is paying reduced CEs, please quote what the CE would have been if not reduced. If this is not possible, please indicate if the CE quoted is a reduced CE

Is the PPF compensation capped?  
(please answer Yes or No)

Yes  No

TOTAL value of ALL your pension assets: TOTAL F

£ see summary

## 2 Financial Details

## Part 4 Capital: Pensions and Pension Protection Fund (PPF) Compensation

2.13 Give details of all your pension rights and all PPF compensation entitlements, including prospective entitlements. Complete a separate page for each pension or PPF compensation entitlement.

### EXCLUDE:

- Basic State Pension

### INCLUDE (complete a separate page for each one):

- Additional State Pension (SERPS and State Second Pension (S2P))
- Free Standing Additional Voluntary Contribution Schemes (FSAVC) separate from the scheme of your employer
- Membership of ALL pension plans or schemes
- PPF compensation entitlement for each scheme you were a member of which has transferred to PPF

Documentation required for attachment to this section:

- a) A recent statement showing the cash equivalent (CE) provided by the trustees or managers of each pension arrangement; for the additional state pension, a valuation of these rights or for PPF a valuation of PPF compensation entitlement
- b) If any valuation is not available, give the estimated date when it will be available and attach a copy of your letter to the pension company, administrators, or PPF Board from whom the information was sought and/or state the date on which an application for a valuation of an Additional State Pension was submitted to the Department of Work and Pensions

Name and address of pension arrangement or PPF Board

Standard Life  
Standard Life House  
30 Lothian Road  
Edinburgh  
EH1 2DH

Your National Insurance Number

JB34 30 17B

Number of pension arrangement or reference number or PPF compensation reference number

K927466000

Type of scheme

e.g. occupational or personal, final salary, money purchase, additional state pension, PPF or other (if other, please give details)

Personal

Date the CE, PPF compensation or additional state pension was calculated

Date	Month	Year
16	12	2025

Is the pension in payment or drawdown?  
(please answer Yes or No)

Yes  No

State the CE quotation, the additional state pension valuation or PPF valuation of those rights

28,523.88 (provisional - CETV requested)  
This pension was accrued outside the marriage and no contributions made during the marriage.

If the arrangement is an occupational pension arrangement that is paying reduced CEs, please quote what the CE would have been if not reduced. If this is not possible, please indicate if the CE quoted is a reduced CE

Is the PPF compensation capped?  
(please answer Yes or No)

Yes  No

TOTAL value of ALL your pension assets: TOTAL F

£ see summary

## 2 Financial Details

## Part 4 Capital: Pensions and Pension Protection Fund (PPF) Compensation

2.13 Give details of all your pension rights and all PPF compensation entitlements, including prospective entitlements. Complete a separate page for each pension or PPF compensation entitlement.

### EXCLUDE:

- Basic State Pension

### INCLUDE (complete a separate page for each one):

- Additional State Pension (SERPS and State Second Pension (S2P))
- Free Standing Additional Voluntary Contribution Schemes (FSAVC) separate from the scheme of your employer
- Membership of ALL pension plans or schemes
- PPF compensation entitlement for each scheme you were a member of which has transferred to PPF

Documentation required for attachment to this section:

- a) A recent statement showing the cash equivalent (CE) provided by the trustees or managers of each pension arrangement; for the additional state pension, a valuation of these rights or for PPF a valuation of PPF compensation entitlement
- b) If any valuation is not available, give the estimated date when it will be available and attach a copy of your letter to the pension company, administrators, or PPF Board from whom the information was sought and/or state the date on which an application for a valuation of an Additional State Pension was submitted to the Department of Work and Pensions

Name and address of pension arrangement or PPF Board

Nest  
Nene Hall  
Lynch Wood Business Park  
Peterborough  
PE2 6FY

Your National Insurance Number

JB34 30 17B

Number of pension arrangement or reference number or PPF compensation reference number

MEM006099947

Type of scheme

e.g. occupational or personal, final salary, money purchase, additional state pension, PPF or other (if other, please give details)

Personal

Date the CE, PPF compensation or additional state pension was calculated

Date

02

Month

12

Year

2025

Is the pension in payment or drawdown?  
(please answer Yes or No)

Yes  No

State the CE quotation, the additional state pension valuation or PPF valuation of those rights

31,981.89

If the arrangement is an occupational pension arrangement that is paying reduced CEs, please quote what the CE would have been if not reduced. If this is not possible, please indicate if the CE quoted is a reduced CE

Is the PPF compensation capped?  
(please answer Yes or No)

Yes  No

TOTAL value of ALL your pension assets: TOTAL F

£ see summary

## 2 Financial Details

## Part 5 Capital: Other assets

2.14 Give details of any other assets not listed in Parts 1 to 4 above.

INCLUDE (the following list is not exhaustive):

- Any personal or business assets not yet disclosed
- Unrealisable assets
- Share option schemes, stating the estimated net sale proceeds of the shares if the options were capable of exercise now, and whether Capital Gains Tax or income tax would be payable
- Business expansion schemes
- Futures
- Commodities
- Trust interests (including interests under a discretionary trust), stating your estimate of the value of the interest and when it is likely to become realisable. If you say it will never be realisable, or has no value, give your reasons
- Any asset that is likely to be received in the foreseeable future
- Any asset held on your behalf by a third party
- Any asset not disclosed elsewhere on this form even if held outside England and Wales

You are reminded of your obligation to disclose all your financial assets and interests of ANY nature.

Type of asset	Value	Total NET value of your interest
None – I have no other assets not already disclosed in Form E.	0.00	0.00
TOTAL value of ALL your other assets: TOTAL G	£	0.00

## 2 Financial Details      Part 6 Income: Earned income from employment

2.15 Details of earned income from employment. Complete one page for each employment.

Documentation required for attachment to this section:

- a) P60 for the last financial year (you should have received this from your employer shortly after the last 5th April)
- b) Your last three payslips
- c) Your last Form P11D if you have been issued with one

Name and address of your employer

None – not currently employed.

Job title and brief details of the type of work you do

N/A

Hours worked per week in this employment

0

How long have you been with this employer?

N/A

Explain the basis of your income i.e. state whether it is based on an annual salary or an hourly rate of pay and whether it includes commissions or bonuses

No employment income.

Gross income for the last financial year as shown on your P60

0.00

Net income for the last financial year i.e. gross income less income tax and national insurance

0.00

Average net income for the last three months i.e. total income less income tax and national insurance divided by three

0.00 – no employment income.

Briefly explain any other entries on the attached payslips other than basic income, income tax and national insurance

N/A – no payslips.

If the payslips attached for the last three months are not an accurate reflection of your normal income briefly explain why

N/A – no employment income.

Details and value of any bonuses or other occasional payments that you receive from this employment not otherwise already shown, including the basis upon which they are paid

None.

Details and value of any benefits in kind, perks or other remuneration received from this employer in the last year (e.g. provision of a car, payment of travel, accommodation, meal expenses, etc.)

None.

Your estimate of your net income from this employment for the next 12 months.

0.00 – no employment expected.

If this differs significantly from your current income explain why in box 4.1.2

Estimated TOTAL of ALL net earned income from employment for the next 12 months: TOTAL H £ 0.00

## 2 Financial Details

### Part 7 Income: Income from self-employment or partnership

2.16 You will have already given details of your business and provided the last two years accounts at section 2.11. Complete this section giving details of your income from your business. Complete one page for each business.

Documentation required for attachment to this section:

- a) A copy of your last tax assessment or, if that is not available, a letter from your accountant confirming your tax liability
- b) If net income from the last financial year and estimated net income for the next 12 months is significantly different, a copy of management accounts for the period since your last account

Name of the business	VPTK Services Ltd
Date to which your last accounts were completed	No accounts yet completed (newly incorporated).
Your share of gross business profit from the last completed accounts	0.00 - no trading and no income.
Income tax and national insurance payable on your share of gross business profit above	0.00
Net income for that year (using the two figures directly above, gross business profit less income tax and national insurance payable)	0.00
Details and value of any benefits in kind, perks or other remuneration received from this business in the last year  e.g. provision of a car, payment of travel, accommodation, meal expenses, etc.	None.
Amount of any regular monthly or other drawings that you take from this business	0.00 - no drawings taken.
If the estimated figure directly below is different from the net income as at the end date of the last completed accounts, briefly explain the reason(s)	N/A – no income and no completed accounts.
Your estimate of your net annual income for the next 12 months	£0.00 – business is pre-revenue and in early start-up stage.

Estimated TOTAL of ALL net income from self-employment or partnership for the next 12 months: TOTAL £ 0.00

## 2 Financial Details

### Part 8 Income: Income from investments e.g. dividends, interest or rental income

2.17 Details of income received in the last financial year (the year ended last 5th April), and your estimate of your income for the current financial year. Indicate whether the income was paid gross or net of income tax. You are not required to calculate any tax payable that may arise.

Nature of income and the asset from which it derived	Paid gross or net	Income received in the last financial year	Estimated income for the next 12 months
None – I have no investment income.	N/A	0.00	0.00
Estimated TOTAL investment income for the next 12 months: TOTAL J			£ 0.00

## 2 Financial Details

### Part 9 Income: Income from state benefits (including state pension and child benefit)

2.18 Details of all state benefits that you are currently receiving.

Name of benefit	Amount paid	Frequency of payment	Estimated income for the next 12 months
Universal Credit (Dec to April)	383	Monthly	1,915.00
Universal Credit (from April)	400.14	Monthly	2,800.98
Estimated TOTAL benefit income for the next 12 months: TOTAL K			£ 4,715.98

## 2 Financial Details      Part 10 Income: Any other income

2.19 Details of any other income not disclosed above.

**INCLUDE:**

Any source including a Pension (excluding State Pension), and Pension Protection Fund (PPF) compensation

- from which income has been received during the last 12 months (even if it has now ceased)
- from which income is likely to be received during the next 12 months

You are reminded of your obligation to give full disclosure of your financial circumstances

Nature of income	Paid gross or net	Income received in the last financial year	Estimated income for the next 12 months
I receive ad-hoc payments from my mother, £15 a week for fuel to drive her around to appointments, and shopping, etc. Also other payments for food, house bills, and maintenance. But these are not income.			

Estimated TOTAL other income for the next 12 months: TOTAL L

£

0.00

## 2 Financial Details Summaries

2.20 Summary of your capital (Parts 1 to 5).

Description	Reference of the section on this statement	Value
Current value of your interest in the family home	A	0.00
Current value of your interest in all other property	B	0.00
Current value of your interest in personal assets	C	64.36
Current value of your interest in business assets	E	0.00
Current value of your pension and PPF compensation assets	F	161,390.15
Current value of all your other assets	G	0.00
Total value of your assets (Totals A+B+C+E+F+G)		£ 161,454.51
Current value of your liabilities	D	69,033.00
Value of your assets <b>LESS</b> the value of your liabilities (Totals A+B+C+E+F+G – D)		£ 92,421.51

2.21 Summary of your estimated income for the next 12 months (Parts 6 to 10).

Description	Reference of the section on this statement	Value
Estimated net total of income from employment	H	0.00
Estimated net total of income from self-employment or partnership	I	0.00
Estimated net total of investment income	J	0.00
Estimated state benefit receipts	K	4,715.98
Estimated net total of all other income	L	0.00
Estimated TOTAL income for the next 12 months (Totals H to L):		£ 4,715.98

### 3 Financial Requirements Part 1 Income needs

- 3.1 Income needs for yourself and for any children living with you or provided for by you. ALL figures should be annual, monthly or weekly (state which). You **must not** use a combination of these periods. State your current income needs and, if these are likely to change in the near future, explain the anticipated change and give an estimate of the future cost.

The income needs below are:	<input type="checkbox"/> Weekly	<input checked="" type="checkbox"/> Monthly	<input type="checkbox"/> Annual
(delete those not applicable)			
I anticipate my income needs are going to change because I am currently on Universal Credit with Limited Capability for Work (LCW). As my health improves and I begin to build my self-employment business (VPTK Services Ltd), I anticipate gradual changes in fuel, clothing, and professional costs.			

#### 3.1.1 Income needs for yourself.

##### INCLUDE:

- All income needs for yourself
- Income needs for any children living with you or provided for by you only if these form part of your total income needs (e.g. housing, fuel, car expenses, holidays, etc)

Item	Current cost	Estimated future cost
Food & household essentials	220.00	240.00
Mobile Phone & Internet	70.00	80.00
Fuel	70.00	80.00
Vehicle Maintenance/MOT/Tyres	20.00	20.00
Clothing & Footwear	30.00	30.00
Personal Care (haircuts, toiletries)	15.00	15.00
Gym Membership	32.00	35.00
Energy Bills	300.00	325.00
Misc/Contingency	20.00	20.00
SUB-TOTAL your income needs		£ 845.00

#### 3.1.2 Income needs for children living with you or provided for by you.

##### INCLUDE:

- Only those income needs that are different to those of your household shown above

Item	Current cost	Estimated future cost
Charlotte does not live with me. No income needs apply.		
SUB-TOTAL children's income needs:		£ 0.00
TOTAL of ALL income needs:		£ 845.00

### **3 Financial Requirements Part 2 Capital needs**

3.2 Set out below the reasonable future capital needs for yourself and for any children living with you or provided for by you.

#### **3.2.1 Capital needs for yourself.**

INCLUDE:

- All capital needs for yourself
- Capital needs for any children living with you or provided for by you only if these form part of your total capital needs (e.g. housing, car, etc.)

Item	Cost
Replacement car (modest used vehicle)	£4,000
Contribution towards replacement of heating system at home (shared cost)	£3,000
Contingency/Emergency Fund	£500
SUB-TOTAL your capital needs:	£ 7,500.00

#### **3.2.2 Capital needs for children living with you or provided for by you.**

INCLUDE:

- Only those capital needs that are different to those of your household shown above

Item	Cost
Charlotte does not live with me. No capital needs apply.	
SUB-TOTAL your children's capital needs	£ 0.00
TOTAL of ALL capital needs:	£ 7,500.00

## 4 Other Information

### 4.1 Details of any significant changes in your assets or income.

At both sections 4.1.1 and 4.1.2, INCLUDE:

- ALL assets held both within and outside England and Wales
- The disposal of any asset

#### 4.1.1 Significant changes in assets or income during the LAST 12 months.

There have been no significant changes in my assets. My income has remained the same and consists solely of Universal Credit (including LCW). I have not had employment income or self-employment income at any point in the last 12 months. I have not received any income from CIOJoy Limited or VPTK Services Ltd.

#### 4.1.2 Significant changes in assets or income likely to occur during the NEXT 12 months.

I do not anticipate any significant changes in my assets or income. I expect to remain on Universal Credit with LCW for the foreseeable future. Any future income from my start-up business (VPTK Services Ltd) is uncertain and unlikely in the next 12 months.

### 4.2 Brief details of the standard of living enjoyed by you and your spouse/civil partner during the marriage/civil partnership.

During the marriage we lived modestly. We did not have a high or extravagant lifestyle. Although we had debts which I was managing, our day-to-day living was ordinary and based on regular employment income and normal household expenditure.

4.3 Are there any particular contributions to the family property and assets or outgoings, or to family life, or the welfare of the family that have been made by you, your partner or anyone else that you think should be taken into account? If there are any such items, briefly describe the contribution and state the amount, when it was made and by whom.

INCLUDE:

- Contributions already made
- Contributions that will be made in the foreseeable future

There are no particular financial contributions to family property or assets to highlight. During the relationship I contributed to general household expenses and family life through my employment income and meeting my own financial obligations.

4.4 Bad behaviour or conduct by the other party will only be taken into account in very exceptional circumstances when deciding how assets should be shared after divorce/dissolution. If you feel it should be taken into account in your case, identify the nature of the behaviour or conduct below.

Not applicable.

4.5 Give details of any other circumstances that you consider could significantly affect the extent of the financial provision to be made by or for you or any child of the family.

INCLUDE (the following list is not exhaustive):

- Earning capacity
- Disability
- Inheritance prospects
- Redundancy
- Retirement
- Any agreement made between you and your spouse/civil partner before or after your marriage/civil partnership stating whether or not you rely upon the agreement giving your reasons
- Any plans to marry, form a civil partnership or live with a new partner
- Any contingent liabilities

I have Limited Capability for Work (LCW) and currently receive Universal Credit. My employment earning capacity is severely restricted in the short to medium term due to health and legal circumstances. I am not in employment and my self-employment business is pre-revenue. I have significant unsecured debts and no assets. Personal bankruptcy is not a realistic option as I would not be able to act as a company director, which is necessary for my self employment goals. I live with my elderly mother, who owns the property. Although I am named as a beneficiary of the majority of her estate, any potential inheritance is uncertain and may be reduced or extinguished if the property has to be sold to fund her future health or social care needs. I have no present entitlement to any inheritance and no control over these circumstances.

I have no plans to remarry or cohabit, and no other financial resources.

- 4.6 If you have subsequently married or formed a civil partnership (or intend to) or are living with another person (or intend to), give brief details, so far as they are known to you, of his or her income, assets and liabilities.

Annual Income		Assets and Liabilities	
Nature of income	Value (if known, state whether gross or net)	Item	Value (if known)
Not Applicable, I have not formed a new civil partnership (nor intend to).			
Total income:	£ 0.00	Total assets/liabilities:	£ 0.00

## 5 Order Sought

- 5.1 If you are able at this stage, specify what kind of orders you are asking the court to make. Even if you cannot be specific at this stage, if you are able to do so, indicate:
- If the family home is still owned, whether you are asking for it to be transferred to yourself or your spouse/civil partner or whether you are saying it should be sold

There is no family home owned by either party. No order is sought.

- Whether you consider this is a case for continuing spousal maintenance/maintenance for your civil partner or whether you see the case as being appropriate for a 'clean break' (*A 'clean break' means a settlement or order which provides amongst other things, that neither you nor your spouse/civil partner will have any further claim against the income or capital of the other party. A 'clean break' does not terminate the responsibility of a parent to a child.*)

I seek a clean break order. I do not seek spousal maintenance and I do not propose to pay spousal maintenance.

- Whether you are seeking a
  - pension sharing order
  - pension attachment order
  - pension compensation sharing order
  - pension compensation attachment order

No pension sharing or attachment order is sought.

- If you are seeking a transfer or settlement of any property or assets, identify the property or assets in question

I do not seek transfer of any property. However, I request that the Applicant provide full disclosure regarding any interest she holds in property in the Philippines, as this has not been disclosed in her Form E. No other orders are sought.

- Where you seek the dismissal, immediate or otherwise, of an order for periodical payments and its substitution with another order, whether the substituted order you seek is for
  - a lump sum order
  - a property adjustment order
  - a pension sharing order and/or
  - a pension compensation sharing order.

I seek a clean break, with all financial claims dismissed.

- 5.2 If you are seeking a variation of an ante-nuptial or post-nuptial settlement or a relevant settlement made during, or in anticipation of, a civil partnership, identify the settlement, by whom it was made, its trustees and beneficiaries and state why you allege it is a settlement which the court can vary.

Not applicable – there are no ante-nuptial, post-nuptial or other settlements.

- 5.3 If you are seeking an avoidance of disposition order, or if you have already applied for such an order, identify the property to which the disposition relates and the person or body in whose favour the disposition is alleged to have been made.

Not applicable – I am not seeking an avoidance of disposition order and no relevant dispositions have been made.

## Statement of Truth

\*delete as appropriate

\*[I believe] [the Applicant/Respondent believes] that the facts stated in this statement are true

\*I am duly authorised by the Applicant/Respondent to sign this statement

and confirm that the information given above is a full, frank, clear and accurate disclosure of my financial and other relevant circumstances.

Print full name

MARK PETER KAYE

Address for service

3 St Peters Close  
Knapton  
North Walsham

Postcode N R 2 8 0 T W

Name of Applicant's/  
Respondent's  
solicitor's firm

Signed

Dated 0 3 / 1 2 / 2 0 2 5

\*(Applicant/Respondent) (Litigation friend)  
\*(Applicant's/Respondent's solicitor)

Position or office held  
(if signing on behalf of  
firm or company)

**Proceedings for contempt of court may be brought against a person who makes or causes to be made, a false statement in a document verified by a statement of truth.**

Address all communications to the Court Manager of the Court and quote the case number.  
If you do not quote this number, your correspondence may be returned.

## Schedule of Documents to accompany Form E

The following list shows the documents you must attach to your Form E if applicable. You may attach other documents where it is necessary to explain or clarify any of the information that you give in the Form E.

Form E paragraph	Document	Please tick		
		Attached	Not applicable	To follow
1.14	<b>Application to vary an order:</b> if applicable, attach a copy of the relevant order.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.1	<b>Matrimonial home valuation:</b> a copy of any valuation relating to the matrimonial home that has been obtained in the last six months.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.1	<b>Matrimonial home mortgage(s):</b> a recent mortgage statement in respect of each mortgage on the matrimonial home confirming the amount outstanding.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.2	<b>Any other property:</b> a copy of any valuation relating to each other property disclosed that has been obtained in the last six months.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.2	<b>Any other property:</b> a recent mortgage statement in respect of each mortgage on each other property disclosed confirming the amount outstanding.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.3	<b>Personal bank, building society and National Savings accounts:</b> copies of statements for the last 12 months for each account that has been held in the last twelve months, either in your own name or in which you have or have had any interest.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2.4	<b>Other investments:</b> the latest statement or dividend counterfoil relating to each investment as disclosed in paragraph 2.4.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.5	<b>Life insurance (including endowment) policies:</b> a surrender valuation for each policy that has a surrender value as disclosed under paragraph 2.5.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.11	<b>Business interests:</b> a copy of the business accounts for the last two financial years for each business interest disclosed.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.11	<b>Business interests:</b> any documentation that is available to confirm the estimate of the current value of the business, for example, a letter from an accountant or formal valuation if that has been obtained.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.13	<b>Pension and PPF compensation:</b> a recent statement showing the cash equivalent (CE) provided by the trustees or managers of each pension arrangement or valuation of each PPF entitlement provided by the PPF Board that you have disclosed (or, in the case of the additional state pension, a valuation of these rights). If not yet available, attach a copy of the letter sent to the pension company, administrators or the PPF Board requesting the information.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2.15	<b>Employment income:</b> your P60 for the last financial year in respect of each employment that you have.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.15	<b>Employment income:</b> your last three payslips in respect of each employment that you have.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.15	<b>Employment income:</b> your last form P11D if you have been issued with one.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.16	<b>Self-employment or partnership income:</b> a copy of your last tax assessment or if that is not available, a letter from your accountant confirming your tax liability.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2.16	<b>Self-employment or partnership income:</b> if net income from the last financial year and the estimated income for the next twelve months is significantly different, a copy of the management accounts for the period since your last accounts.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>State relevant Form E paragraph</b>	Description of other documents attached: Documents attached: bank statements, UC/LCW evidence, medical evidence, pension information, business documents.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

