

Section 2.3 – Additional Bank Account

Name of bank: The Co-operative Bank

Type of account: Current

Account number: 06349370

Name of other account holder: N/A

Balance: £3.45

Total current value of your interest: £3.45

Explanation regarding missing statements:

This account has had no activity since 2016. The Co-operative Bank has confirmed that no statements exist for the last 12 months because the account has been completely inactive. A written confirmation letter has been requested and will be provided to the court as soon as it is received.

Documents attached:

- Screenshot of the Co-operative Bank online banking showing the account name, number, and balance (£3.45).
- Screenshot showing last login activity (2012).
- Screenshot of Co-operative Bank customer service correspondence confirming how to locate the account and indicating inactivity.
- Credit report extract showing the same account with no recent activity.

Section 2.9 – Liabilities

1. The following are my current liabilities as confirmed in my Equifax Credit Report (02/12/2025):

Credit cards (defaulted):

- Barclaycard – £4,900
- Cabot Credit Management – £12,510
- Capital One – £479
- Lowell Portfolio – £2,244
- Lowell Portfolio – £9,582
- Amazon Pulse – £4,191
- Tesco Bank – £5,430
- Vanquis – £243

Loans (defaulted):

- Cabot – £6,497
- Cabot – £7,332
- Cabot – £6,321
- Clydesdale Finance – £1,409
- Clydesdale Finance – £678

Hire purchase / vehicle finance (defaulted):

- VW Financial Services – £6,962

Other credit:

- Admiral Insurance instalment plan – £255

Total liabilities: £69,033

Addendum: Section 4.1 – Significant Changes in Assets

1. Disposals withing the last 12 months

I sold my 2021 Husqvarna 701 Supermoto motorcycle for £7,902. The sale was made on 3 December 2024, and I received the net proceeds of £7,902 into my account on 8 December 2024. This payment appears on the attached bank statements. I have also provided the eBay sale particulars as evidence.

I also sold a pair of BST RapidTek Carbon Fibre motorcycle wheels on 26 May 2025 and received the net proceeds of £1,800 into my account on the same day. This payment appears on the attached bank statements. As this was a private sale, I do not have any further documentation.

2. Disposals prior to the last 12 months (included for completeness)

In addition to the disposals disclosed within the last 12 months, I note the following personal asset disposals which took place more than 12 months ago. These fall outside the period covered by section 4.1.1 but are provided here for completeness.

- On 13 May 2024, I sold an Omega Planet Ocean watch for £2,610. I have provided the eBay sale particulars as evidence.
- On 23 July 2024, I sold a 2019 KTM Superduke R motorcycle for £8,700. This was a private sale. I have provided the SMS exchange with the purchaser as evidence, including the reservation deposit into my Monzo account number 75729209.
- On 3 November 2024, I sold a Breitling B1 watch for £1,095. I have provided the eBay sale particulars as evidence.

The proceeds from these sales were used for ordinary living expenses. I do not retain any part of these funds.

Addendum: Section 4.5 – Earning Capacity & Other

1. Restricted Earning Capacity

My future earning capacity is severely and permanently restricted due to a combination of health and legal circumstances.

The main legal restriction is a Sexual Harm Prevention Order (SHPO) dated 26 October 2023. This Order presents a significant legal barrier to obtaining third-party employment, as such roles would require me to disclose the existence of the Order. The conditions of the SHPO also limit my use of certain equipment, which prevents me from continuing my 30-year career as an IT Consultant. As a result, I am reliant on self-employment opportunities that are structured to remain compliant with the terms of the Order.

I am also in receipt of Universal Credit following a Limited Capability for Work (LCW) assessment. I am currently unemployed, and my self-employment venture has yet to generate any revenue.

2. Financial Hardship

I currently reside with my mother, who is 86 years old and on a very low income.

Evidence of her Pension Guarantee Credit award from the Department for Work and Pensions is attached. In the past three months she has suffered two serious falls, both requiring attendance at A&E, and she currently has two broken fingers as a result. My mother is entirely reliant upon me for transport and day-to-day care, as her mobility is deteriorating.

Our home heating system has completely failed, and we do not have the financial means to replace it. Email correspondence with North Norfolk District Council regarding this issue is attached.

Our combined household income is £16,911.28 per annum, comprised of my mother's £230.10 pension per week, and my Universal Credit income.

3. Debts, Assets, and Future Planning

I have substantial unsecured debts and do not currently own any assets. Declaring personal bankruptcy is not a practical option for me, as the resulting restrictions would stop me from acting as a company director, which is essential for pursuing my self-employment objectives.

I presently live with my elderly mother, who owns the property. Although I am the main beneficiary of her estate, any potential inheritance is uncertain and could be diminished or lost entirely if the property needs to be sold to cover her future health or social care expenses. I have no present right to any inheritance and have no control over these circumstances. I have no intention of remarrying or cohabiting, and I do not have any other financial resources.

4. Marital Breakdown and Conduct

The Applicant has been aware of my situation, including the SHPO, since the date of my arrest. The Applicant provided ongoing non-financial and emotional support during the two years following my arrest and the first four months of my imprisonment. She chose to end the marriage and leave the family home just one day before my release, fully aware of my legal and financial circumstances.

5. BikeFuelPro Business

I started a sole-trader venture called BikeFuelPro in May 2024, intended to manufacture and sell a small motorcycle electrical accessory. I began initial manufacture and created a website, but the venture did not progress to completed production, and no sales or income were generated. Total expenditure was under £50, no business assets were created, and the project is now inactive.