

Insolvency Service
Official Receiver's Office
Birmingham
PO Box 16654
Birmingham
B2 2BJ

Mr N M Okpala
15 Evesham Way
Ilford
IG5 0EQ

Tel: 0300 678 0016
www.gov.uk/insolvency-service

Your ref:
Our ref: **BKT5176578 - Please quote this in any reply**
Direct Line: 03030031124
E-mail: fay.andrews@insolvency.gov.uk
Date: 27 October 2025

Dear Mr Okpala

IN THE OFFICE OF THE ADJUDICATOR

5176578 of 2025

RE: NNAMDI MICHAEL OKPALA

Your bankruptcy order dated: 21 October 2025

The Adjudicator has made a bankruptcy order against you. A copy of the order is enclosed with this letter.

An appointment has been made for you to discuss your bankruptcy with me, Fay Andrews via Teams video call on **Friday 7 November 2025 at 11:00**. The joining link is included in the email this letter is attached to.

The interview will normally take 2-3 hours; but please allow extra time so we can discuss everything properly and answer any questions that you may have.

We may contact you by text message to remind you of your appointment – please let us know if you do not wish to be contacted in this way.

Why you need to attend this interview

I will need to contact your creditors to tell them about the bankruptcy and make arrangements to collect any available assets. The interview is the first step, so we need to do this as soon as possible.

If you need to reschedule the appointment, please contact me as soon as possible. If you have any additional requirements including when attending this office, please let me know in advance and I will try to make suitable arrangements to meet your needs.

What you must do next

If you have been self-employed or operated a business within the last two years, please bring to the interview a copy of the last set of accounts for the business. You should also bring any accounting records you have for the period since the last accounts, including bank statements. You must make sure that any other records are kept safely until the Official Receiver tells you they can be destroyed.

Enclosed documents

I have enclosed some important documents for you to read, sign and return. Please send these back within 5 days of receiving this letter or bring them with you to your interview.

The next page of this letter explains the extra documents and some information on what happens next. I strongly recommend that you take time to read these through before you sign them.

Personal Information Charter

Details of how The Insolvency Service treats personal information may be found on the internet at <http://www.gov.uk/insolvency-service/personal-information-charter>.

I look forward to hearing from you.

Yours sincerely

F Andrews
Examiner

What are the documents enclosed with this letter

Notice of your responsibilities during the bankruptcy (Form NTB2).

Please read this form carefully. Keep a copy as you might need to refer to it again. Please sign and date the acknowledgment form and ask someone to sign as a witness to your signature. The witness must be over 18.

You can ask the examiner any questions about the form when you speak to them.

Tax and National Insurance Disclosure (Form TNIDIS).

This form will give permission to HM Revenue & Customs to provide information about you to allow the Official Receiver and the trustee of your bankruptcy estate to collect any tax rebates that might be due to you.

Please complete any missing information before you sign and return the form.

Data Protection Act Disclosure Authority (Form DPADA).

This form will give permission to other people who might have information about you and your dealings, affairs or property in connection with your bankruptcy to give that information to the Official Receiver and the trustee of your bankruptcy estate.

Further information

If you want more information about how the Official Receiver and the Insolvency Service treats your personal information you can read our Personal Information Charter at www.gov.uk/government/organisations/insolvency-service/about/personal-information-charter.

An ethnic monitoring form.

This form is not held by the Official Receiver and is not part of your bankruptcy file. Having this information helps us to ensure we treat everyone fairly.

IN THE OFFICE OF THE ADJUDICATOR

5176578 of 2025

IN BANKRUPTCY

IN THE MATTER OF Nnamdi Michael Okpala

AND IN THE MATTER OF THE INSOLVENCY ACT 1986

To: Nnamdi Michael Okpala

Of: 15 Evesham Way
Ilford
IG5 0EQ

The purpose of this notice is to make you aware of your duties and responsibilities, and of the restrictions that you must observe, as a consequence of the bankruptcy order.

Please sign and return to the Official Receiver the attached acknowledgement that you have read and understood this notice and that you will undertake to inform the Official Receiver or your trustee of any change of address during the period of your bankruptcy.

Duties, Responsibilities and Restrictions:

- You have a duty to provide the Official Receiver with information regarding your estate, to deliver up your assets and to attend upon the Official Receiver (Section 291, Insolvency Act 1986).
- Your bankruptcy will normally end one year from the date of the bankruptcy order. If you do not comply with your duties and responsibilities under the Insolvency Act 1986 the court may make an order extending that period for a fixed time or until you have fulfilled specific conditions (Section 279, Insolvency Act 1986).
- Within 21 days of you becoming aware of it, you must tell your trustee about any property that becomes yours before the date of your discharge from bankruptcy, even if you become aware of the property after the date of your discharge (Section 333, Insolvency Act 1986).
- Within 21 days of becoming aware of it, you must tell your trustee about any increase in your income before your bankruptcy ends and also during the lifetime of any Income Payments Agreement/Order to which you are subject (Section 333, Insolvency Act 1986).
- You must not, either alone or jointly with another person obtain credit of £500 or more without first informing the provider of that credit that you are an undischarged bankrupt (Section 360, Insolvency Act 1986).
- If you carry on business in a different name from that in which you were made bankrupt, you must tell all those with whom you do business the name in which you were made bankrupt (Section 360, Insolvency Act 1986).
- If you carry on a business during the period of your bankruptcy you must be able to provide details of goods bought and sold by the business and profit and loss upon request by the trustee. You may also be required to provide financial statements (accounts) (Rule 10.125 of The Insolvency (England and Wales) Rules 2016).
- You must not be concerned (directly or indirectly) in promoting, forming or managing a company or act as a company director (whether or not you are formally appointed

as a director), without the Court's permission (Section 11, Company Directors Disqualification Act 1986).

- You may not hold certain public offices or be a trustee of a charity or a pension fund.

Failure to comply (particularly Section 360 of the Insolvency Act 1986 and Section 11 of the Company Directors Disqualification Act 1986) is a criminal offence for which you may be prosecuted.

If you wish to read the full text of any of the sections referred to above, the legislation is available free at:

Insolvency Act 1986 www.legislation.gov.uk/ukpga/1986/45/contents

Company Directors Disqualification Act 1986 www.legislation.gov.uk/ukpga/1986/46/contents

The Insolvency (England and Wales) Rules 2016 <http://www.legislation.gov.uk/ukSI/2016/1024/contents/made>

Information on insolvency and the Insolvency Service may be found at:
www.gov.uk/insolvency-service

Date: 27 October 2025

Yvette Hill

Official Receiver

Please sign and return to the Official Receiver the attached acknowledgement. (Your signature should be witnessed and the witness may be a family member). Keep this copy of this notice, form NTB2, for your own records.

IN THE OFFICE OF THE ADJUDICATOR

5176578 of 2025

IN BANKRUPTCY

IN THE MATTER OF Nnamdi Michael Okpala

AND IN THE MATTER OF THE INSOLVENCY ACT 1986

I, Nnamdi Michael Okpala of 15 Evesham Way, Ilford, IG5 0EQ acknowledge that I have been provided with Form NTB2 by the Official Receiver, making me aware of:

- my duty to provide the Official Receiver with information, deliver up assets and attend upon the Official Receiver;
- my duty with regard to property which becomes mine during the bankruptcy, and any increases in my income;

and to the provisions of sections:

- 279, 291, 333 and 360 of the Insolvency Act 1986;
- section 11 of the Company Directors Disqualification Act 1986; and
- Rule 10.125 of The Insolvency (England and Wales) Rules 2016

I also understand that

- I should carefully read the Form NTB2;
- if I do not understand, or have any queries about its contents, I should contact the Official Receiver or my trustee.
- Failure to comply with my duties, responsibilities and the restrictions placed upon me (particularly Section 360 of the Insolvency Act 1986 and Section 11 of the Company Directors Disqualification Act 1986) is a criminal offence for which I may be prosecuted.

In addition I:

- undertake to advise the Official Receiver or my trustee of any change of address during the period of my bankruptcy; and
- acknowledge that I have received a copy of the bankruptcy order.

Date:

Signed:

Witnessed by:

Address:

Date:

Signed

NNAMDI MICHAEL OKPALA

IN BANKRUPTCY

To:

The Commissioners of HM Revenue and Customs and Department for Work and Pensions.

I authorise and request you to provide to the Official Receiver (and to any agent appointed by the Official Receiver and the trustee of my bankruptcy estate) for all tax years up to and including that in which I am discharged from bankruptcy:

1. copies of my tax returns and any accounts submitted to you;
2. details of:
 - a) my tax assessments;
 - b) my national insurance contributions and tax credits;
 - c) any benefits I have claimed; and
3. any other information about my tax or national insurance affairs, tax credits or benefits which the Official Receiver (or the trustee of my bankruptcy estate) may require.

I also authorise and request you to pay to the Official Receiver (and the trustee of my bankruptcy estate) any income tax refunds due to me for all tax years up to and including that in which the bankruptcy order was made against me.

The name and address of my employer is:

Date:

Signed:

Nnamdi Michael Okpala
15 Evesham Way
Ilford
IG5 0EQ

Tax reference:
NI Number:SY597168A

NNAMDI MICHAEL OKPALA

To Whom It May Concern:

I, Nnamdi Michael Okpala of 15 Evesham Way, Ilford, IG5 0EQ consent to the disclosure of any personal data, as defined in the General Data Protection Regulation and the Data Protection Act 2018, held about me which the Official Receiver may reasonably require:

- 1) to fulfil the Official Receiver's duty under section 289 of the Insolvency Act 1986 to investigate my conduct and affairs; or,
- 2) to enable the Official Receiver and the trustee of my bankruptcy estate to get in, realise and distribute my bankruptcy estate in accordance with the provisions of the Insolvency Act 1986.

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Details of how The Insolvency Service treats personal information may be found on the internet at <http://www.gov.uk/insolvency-service/personal-information-charter>.

Signed

Date



The Insolvency Service

Ethnic Monitoring Form

The Race Relations (Amendment) Act 2000 requires that The Insolvency Service assess the impact of our policies and procedures on people from different ethnic groups. In order to do this we need your help in carrying out ethnic monitoring. The information provided by you will not be held on your case file, and will not affect any decisions made about the administration of your case. Having this information should help us to ensure that we treat everyone fairly and that all our practices meet the needs of all groups equally. Although the information about your ethnic background will be linked to you by means of your unique subject reference number, it will be accessible only by those members of staff in Headquarters who are specifically authorised to do so for the purposes of ethnic monitoring.

Please tick one box or complete the "other" category that you feel best describes your ethnic and cultural background and return it to this office.

Court Name: Office of the Adjudicator
Subject
Ref 140028897
Number

Case Number: 5176578

Year: 2025

Ethnic Group (The categories are based on the 2001 census)

A White

- ☐ British English
☐ British Scottish
☐ British Welsh

British Other

- ☐ Irish

Any other white
background

D Black or Black British

- ☐ Caribbean
☐ African

Any other black
background

B Mixed

- ☐ White and Black Caribbean
☐ White and Black African
☐ White and Asian

Any other mixed
background

E Chinese or any other ethnic group

- ☐ Chinese
Any other ethnic
group

C Asian or Asian British

- ☐ Indian
☐ Pakistani
☐ Bangladeshi

Any other Asian background