

## 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 The Family Court sitting at Bristol	Case No. BS14D00123
Name of Applicant Joan Penny Smith	
Name of Respondent John Robert Smith	

of

(please tick appropriate boxes)

Joan Penny Smith

Spouse  Civil partner

Dated 30/12/2014

### The parties are

Joan Penny Smith

and John Robert Smith

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. If the application is for a 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

Joan Penny Smith, 30 Market Street, Camden  
London CM3 9FD

Name and address of solicitor

# 1 General Information

1.1 Full name 

Joan Penny Smith
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1.2 Date of birth 

Date	Month	Year
17	04	1974

1.3 Date of the marriage/civil partnership 

Date	Month	Year
04	07	1999

1.4 Occupation 

Retail Assistant
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1.5 Date of the separation 

Date	Month	Year
01	03	2014

Tick here if not applicable

Date	Petition for divorce/dissolution/nullity/ (judicial) separation			Decree nisi/conditional order/ (judicial) separation order			Decree absolute/final order (if applicable)		
	Date	Month	Year	Date	Month	Year	Date	Month	Year
18	09	2014	24	11	2014	N/A			

1.7 If you have subsequently married or formed a civil partnership, or will do so, state the date 

Date	Month	Year
N/A		

1.8 Are you living with a new partner? Yes  No

1.9 Do you intend to live with a new partner within the next six months? Yes  No

Full names	Date of birth			With whom does the child live?
	Date	Month	Year	
Ben Harry Smith	04	03	1999	Me
David Paul Smith	01	09	2002	Me
James Simon Smith	20	02	2005	Me
Emily Daisy Smith	10	07	2011	Me

Yourselves	Children
I have Multiple Sclerosis.	N/A

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

Present arrangements	Future arrangements
The Boys attend Camden Academy, Camden, CM2 6YH. Emily is not at school yet.	Emily will be starting Leaping Lambs Nursery School in January 2015.

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.

John and I have agreed that he will pay £1,000 per month by way of child maintenance.

If you need to give an estimate, the calculator on the Child Maintenance Options website can help:  
<http://www.cmoptions.org/en/calculator/>

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.

N/A

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
N/A		

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
30 Market Street Camden London CM3 9FD	Joan Penny Smith, Ben Harry Smith, David Paul Smith, James Simon Smith and Emily Daisy Smith.	Owner-occupier

If the family home has already been sold you do not have to fill this page in. If you rent the family home, you do not have to fill this page in.

## 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

You can find this number on paperwork from the Land Registry from when you bought the property, or you could ask your mortgage company.

30 Market Street  
 Camden  
 London  
 CM3 9FD

CS12345

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

The current market value should be based on a formal valuation (for example from an estate agent), or you can give your own realistic estimate – based on research (you may want to include print outs of your research with the Form E)

Nationhuge Mortgage Company  
 Nationhuge House  
 Smartfordshire  
 SM1 9IJ  
 Account number: NW 1234567

Type of mortgage

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)

Repayment

Jointly owned with John 50/50

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

N/A

For example, if you think that you own the house jointly with your spouse/civil partner but only one of your names appears as the legal owner in paperwork from the Land Registry

Current market value of the property

£240,000

Balance(s) outstanding on any mortgage(s)

£202,000 Put the figure given in your most recent mortgage statement and remember to include a photocopy of the mortgage statement with your Form E

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

£0.00

Check your mortgage paperwork to find out if there are any penalties

Estimate the costs of sale of the property

£7,200 (3% of the current market value)

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

£30,800 (I own 50%: £15,400)

TOTAL value of your interest in the family home: Total A £15,400

You can leave this page blank if you do not have an interest in any more property. Just put N/A in the Property name and address box. You have to give details of property, land or buildings worldwide (not just in England and Wales).

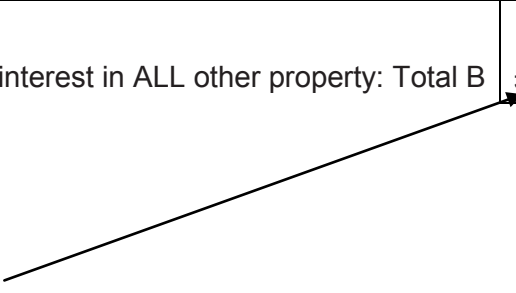
2.2 Details of your interest in any other property, land or buildings. Complete one page for each property you have an interest in.  
(1)

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	97 Heather Road Barking BA3 7KL
Land Registry title number	VS91919
Mortgage company name(s) and address(es) and account number(s)	Natsouth Natsouth House Smartfordshire SM1 5TH  Account number: NS99999
Type of mortgage	Interest only
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)	I own the property solely.
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	£110,000
Balance outstanding on any mortgage(s)	£76,250
If a sale at this stage would result in penalties payable under the mortgage, state amount	£0.00
Estimate the costs of sale of the property	£3,300
Total equity in the property (i.e. market value less outstanding mortgage(s), penalties if any and the costs of sale)	£30,450
Total value of your interest in this property	£30,450

TOTAL value of your interest in ALL other property: Total B £30,450

The Form E only gives you space to put details of one additional property (other than the family home) – if you have more than one additional property, copy this page and fill out one page for each extra property. Label each page 2.2(1), 2.1(2), 2.2(3) and so on. Add up the total of all of your interests in all of the additional properties and put it in this box on the last page.



- 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.

Remember to include all bank/building society accounts you have an interest in, even if you have not used them for many years and they don't have much money (or even any money) in them

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
Nationhuge, Smartfordshire	Current	41258763	John Robert Smith	-£1,900.00	-£950.00 (I have 50%)
Natsouth, Smartfordshire	Savings	96587436	N/A	£2,140.00	£2,140.00
Banque de Paris	Current	12365986	N/A	£0 (account closed 6 October 2014)	£0
TOTAL value of your interest in ALL accounts: (C1)					£1,190.00

Include bank/building society accounts that are outside England and Wales

Include bank/building society accounts that have been closed in the last 12 months

- 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
Natsouth ISA	ISA	-	£3,000.00	N/A	£3,000.00
Vogue Wholefoods Ltd	Shares	100 shares	£100.00	N/A	£100.00
TOTAL value of your interest in ALL holdings: (C2)					£3,100.00

Make sure you get the details for the life insurance section from your insurance policy documentation, rather than trying to guess – not every box here may need to be filled in (for example, the policy may not have a current surrender value). If so, just put N/A.

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.  
(1)

Documentation required for attachment to this section:  
A surrender valuation of each policy that has a surrender value.

Name of company	Lifesun Alliance		
Policy type	Life insurance		
Policy number	LSA23456		
If policy is assigned, state in whose favour and amount of charge	The policy is assigned in favour of John Robert Smith: 100%		
Name of any other owner and the extent of your interest in the policy	N/A		
Maturity date (if applicable)	Date N/A	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	£100,000 – Joan Penny Smith		
Total current surrender value of your interest in this policy	N/A		
TOTAL value of your interest in ALL policies: (C3)			£0

The Form E only gives you space to put details of one insurance policy – if you have more than one policy, copy this page and fill out one page for each extra policy. Label each page 2.5(1), 2.5(2), 2.5(3) and so on. Add up the total of all of your interests in all of the policies and put it in this box on the last page.

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
Sarah McAdams (my sister) owes me £1,500 (I lent her money towards a deposit on her flat)	£1,500.00	£1,500.00
TOTAL value of your interest in ALL debts owed to you: (C4)		£1,500.00

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
In the safe at 30 Market Street	£1,200.00	Sterling	£1,200.00
TOTAL value of your interest in ALL cash sums: (C5)			£1,200.00

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
Car - Nissan Almera (Registration Number: Y234 TUJ)	£1,300.00
Laptop - Sony 4250	£1,500.00
Antique diamond engagement ring	£2,000.00
House contents (including furniture)	£10,000.00
TOTAL value of your interest in ALL personal belongings: (C6)	
Add together all the figures in boxes C1 to C6 to give the TOTAL current value of your interest in personal assets: TOTAL C	
	£14,800.00
	£21,790.00



## 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
Royds Credit Card	John Robert Smith	£5,320.00	£2,660.00 (I have 50%)
Jim Lewis Storecard	N/A	£800.00	£800.00
Money owed to Julie McAdams (my aunt) for the deposit on 97 Heather Road	N/A	£6,000.00	£6,000.00
TOTAL value of your interest in ALL liabilities: (D1)			£9,460.00

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
<div style="border: 1px solid black; background-color: yellow; padding: 5px;">                     Working out whether CGT might be payable can be complicated. See the government website about CGT here: <a href="http://www.hmrc.gov.uk/cgt/intro/basics.htm">http://www.hmrc.gov.uk/cgt/intro/basics.htm</a> for further information.                 </div>	£0.00
TOTAL value of ALL your potential Capital Gains Tax liabilities: (D2)	
Add together D1 and D2 to give the TOTAL value of your liabilities: TOTAL D	
£9,460.00	

## 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.

(1)

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

Vogue Trampoline Hire

Briefly describe the nature of the business

Trampoline hire business

Are you (please tick appropriate box)

- Sole trader  
 Partner in a partnership with others  
 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)

50% partnership share

State when your next set of accounts will be available

April 2015

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)

N/A

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

£0

Your estimate of the current value of your business interest. Explain briefly the basis upon which you have reached that figure

£5,000.00

This is an estimate based on a letter from Apex accountants (attached).

Your estimate of any Capital Gains Tax that would be payable if you were to dispose of your business now

£0.00

Working out whether CGT might be payable can be complicated. See the government website about CGT here: <http://www.hmrc.gov.uk/cgt/intro/basics.htm> for further information.

Net value of your interest in this business after any Capital Gains Tax liability

£5,000.00

TOTAL value of ALL your interests in business assets: TOTAL E £5,000.00

The Form E only gives you space to put details of one business – if you have an interest in more than one business, copy this page and fill out one page for each extra business. Label each page 2.11(1), 2.11(2), 2.11(3) and so on. Add up the total of all of your interests in all of the businesses and put it in this box on the last page.

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

N/A

SAMPLE

**Make sure you get the details** for the pension section from you pension documentation, rather than trying to guess. More help on how to gather the information required for this section can be found in the Form E Notes, available here: <http://hmctsformfinder.justice.gov.uk/courtfinder/forms/form-e-notes-eng.pdf>

## 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.

(1)

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 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
- 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

IXA Pensions, Pension House, Smartfordshire  
SM1 4RG

Your National Insurance Number

JM23458967

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

IX234-09-890

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

Personal Pension Plan

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

Date

Month

Year

07

07

2014

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

£66,500.00

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

N/A

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

Yes  No

The Form E only gives you space to put details of one pension – if you have an interest in more than one pension, copy this page and fill out one page for each extra pension. Label each page 2.13(1), 2.13(2), 2.13(3) and so on. Add up the total of all of your interests in all of the pensions and put it in this box on the last page.

TOTAL value of ALL your pension assets: TOTAL F → £66,500.00

## 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
N/A		
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:

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

Name and address of your employer

Typhoon Stores, Smartfordshire, SM1 5TH

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

Retail Assistant at clothes shop

Hours worked per week in this employment

10

How long have you been with this employer?

4 years

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

Annual salary

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

£14,000.00

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

£11,584.00

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

£965.00

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

Pension contributions

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

N/A

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

N/A

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.)

N/A

Your estimate of your net income from this employment for the next 12 months. If this differs significantly from your current income explain why in box 4.1.2

£24,000.00

These two figures would normally be the same if you expect to stay in the same job, without a pay rise. However, in this example, Joan has arranged to increase her hours and therefore her salary for the next 12 months will be higher than it was for the previous 12 months. She explains this in box 4.1.2.

The Form E only gives you space to put details of one employment – if you have more than one employment, copy this page and fill out one page for each extra employment. Label each page 2.15(1), 2.15(2), 2.15(3) and so on. Add up the total of all of your income from employments and put it in this box on the last page.

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

£24,000.00

## 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

N/A

Date to which your last accounts were completed

Your share of gross business profit from the last completed accounts

Income tax and national insurance payable on your share of gross business profit above

Net income for that year (using the two figures directly above, gross business profit less income tax and national insurance payable)

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.

Amount of any regular monthly or other drawings that you take from this business

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)

Your estimate of your net annual income for the next 12 months

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

The Form E only gives you space to put details of one business— if you receive income from more than one business, copy this page and fill out one page for each extra employment. Label each page 2.16(1), 2.16(2), 2.16(3) and so on. Add up the total of all of your income from self-employment and put it in this box on the last page.

## 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
Dividends from shares in Vogue Wholefoods Ltd	Gross	£4.00	£4.00
Estimated TOTAL investment income for the next 12 months: TOTAL J			£4.00



## 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
Child benefit <div style="border: 1px solid black; background-color: yellow; padding: 5px; margin-top: 10px;">             See the government website for information about benefits:  <a href="https://www.gov.uk/browse/benefits/entitlement">https://www.gov.uk/browse/benefits/entitlement</a> </div>	£61.15	Every four weeks	£3,179.80
			<div style="border: 1px solid black; background-color: yellow; padding: 5px; margin-top: 10px;">             This figure for child benefit may not be correct for you – find out the correct amount by using the calculator on the government website: <a href="https://www.gov.uk/child-benefit-tax-calculator">https://www.gov.uk/child-benefit-tax-calculator</a> </div>
Estimated TOTAL benefit income for the next 12 months: TOTAL K			£3,179.80

## 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
N/A			
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).

This page summarises the information given in the pages beforehand. Go back through and note down the figure beside each alphabetical reference number (for example, the figure for A is on page 4, at the bottom of section 2.1).

Description	Reference of the section on this statement	Value
Current value of your interest in the family home	A	£15,400.00
Current value of your interest in all other property	B	£30,450.00
Current value of your interest in personal assets	C	£21,790.00
Current value of your liabilities	D	£9,460.00
Current value of your interest in business assets	E	£5,000.00
Current value of your pension and PPF compensation assets	F	£66,500.00
Current value of all your other assets	G	£0.00
TOTAL value of your assets (Totals A to G less D):		£129,680.00

Remember that the figure for liabilities should be **deducted** from the total

### 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	£24,000.00
Estimated net total of income from self-employment or partnership	I	£0.00
Estimated net total of investment income	J	£4.00
Estimated state benefit receipts	K	£3,179.80
Estimated net total of all other income	L	£0.00
Estimated TOTAL income for the next 12 months (Totals H to L):		£27,183.80

### 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: (delete those not applicable)	Weekly	Monthly	Annual
I anticipate my income needs are going to change because N/A	You would write something in this box if you know that one/some of your regular bill(s)/expenditure will be increasing/decreasing in the near future. For example, if your rent or mortgage is set to increase.		

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)

The items below are only examples. You do not have to include everything below. For example, if you do not have a car, you would not include a figure for car insurance, petrol etc. There may also be extra items you need to include that are not listed below, for example, if you have pets you may pay pet insurance.

Item	Current cost	Estimated future cost
Mortgage	£880.00	£880.00
Council tax	£120.00	£120.00
Water, electricity, gas	£150.00	£150.00
Insurance (buildings and contents)	£20.00	£20.00
Repairs and maintenance	£20.00	£20.00
Television, internet and house phone - Virgin	£80.00	£80.00
Food and other household shopping	£400.00	£400.00
Insurance policy - IXA	£25.00	£25.00
Pension	£40.00	£40.00
Car insurance	£20.00	£20.00
Petrol	£100.00	£100.00
Car servicing/MOT/maintenance	£10.00	£10.00
Public transport costs	£25.00	£25.00
Clothes and footwear	£10.00	£10.00
Cosmetics, toiletries, hairdressers	£10.00	£10.00
Mobile phone	£38.00	£38.00
Entertainment	£50.00	£50.00
Holidays	£50.00	£50.00
	SUB-TOTAL your income needs	£2,048.00

Do not use these figures – they are examples only. Give as realistic figures as possible – it may help to look through your bank statements to work out accurate figures.

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
School uniform (including sports kit)	£10.00	£10.00
Guitar lessons for Ben	£50.00	£50.00
Travel to and from school - bus for the boys	£30.00	£30.00
School trips	£10.00	£10.00
Babysitting	£20.00	£20.00
Clothes and footwear (general excluding uniforms)	£20.00	£20.00
Cubs for David (including subscriptions, clothing and equipment) (James will start Cubs in January)	£10.00	£20.00
Toiletries etc	£20.00	£20.00
Entertainment (cinema, birthday parties etc)	£10.00	£10.00
SUB-TOTAL children's income needs:		£190.00
TOTAL of ALL income needs:		£2,238.00

Do not use these figures – they are examples only. Give as realistic figures as possible – it may help to look through your bank statements to work out accurate figures.

Here, Joan has estimated that the future cost for Cubs will be more than the current cost, because she knows that she will be paying for two children to attend, rather than just one.

### 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
The children and I will need a five bedroom house with a garden in an area near the children's school. <div style="border: 1px solid black; background-color: yellow; padding: 5px; margin: 10px 0;">                         Make sure the capital needs you list here are reasonable and that you can back up the cost you give with research (for example, print outs of the details of similar houses for sale in the area).                     </div>	£240,000.00
SUB-TOTAL your capital needs:	£240,000.00

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
Ben will need a laptop to do his coursework.	£400.00
SUB-TOTAL your children's capital needs:	£400.00
TOTAL of ALL capital needs:	£240,400.00

## 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.

N/A

Things to mention here are if, in the past 12 months you have, sold /given away any property (for example, the family home), stopped work/started work, had a significant pay rise/decrease.

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

When Emily starts at nursery in January I have arranged with my employer to increase my hours to 25 hours a week and my income will increase accordingly (to £24,000 net per year).

Things to mention here are if, in the next 12 months you expect to, sell/give away any property, stop work/start work, have a significant pay rise/decrease, receive a bonus, start/stop receiving benefits etc.

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

We had a good standard of living and took one foreign holiday a year (for example, two weeks at Eurocamp in France) and spent half-terms camping in Devon and Cornwall. We ate out at restaurants at least once a month and enjoyed regular trips to the cinema and music concerts.

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

John and I both contributed fully to family life. I work part-time and look after the children and John works full time and looks after the children with me when not at work.

When John and I met, I owned a flat jointly with sister that we inherited from my grandmother. I put my share of the sale proceeds (£10,000) towards mine and John's first house together in 1998.

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.

N/A

This box only very rarely needs to be completed. Only fill this box in if the other party's behavior or conduct has been exceptionally bad (do not, for example, include details of adultery here – whilst it may be upsetting, it is unfortunately not exceptional). Examples of exceptional behavior that can be included here are: hiding money in a secret bank account, gambling away a significant portion of the family's money or attempting to kill you.

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 Multiple Sclerosis and my earning capacity in the future will reduce significantly.



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)
N/A		N/A	
Total income:		Total assets/liabilities:	

## 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:

- a) 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

I would like to remain in the family home, 30 Market Street, with the children and for John's interest in the property to be transferred to me.

- b) 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 would like John to pay spousal maintenance.

- c) Whether you are seeking a
- i) pension sharing order
  - ii) pension attachment order
  - iii) pension compensation sharing order
  - iv) pension compensation attachment order

I would like a pension sharing order.

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

30 Market Street  
Camden  
London  
CM3 9FD

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.

N/A

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.

N/A

## 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

Joan Penny Smith

Address for service

30 Market Street  
Camden  
London

Postcode CM3 9FD

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

N/A

Signed

Dated

(Applicant/Respondent) (Litigation friend)

Remember to sign and date the form

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

N/A

**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.**

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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.

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If you have not been able to get the documents listed below in time, tick the To Follow box. Include a copy of your letter requesting the documents so that you can prove that you have done everything you can and that you are just waiting for the documents to be sent to you (for example from the pension company).

## 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 checked="" type="checkbox"/>	<input 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 checked="" type="checkbox"/>	<input 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 checked="" type="checkbox"/>	<input 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 checked="" type="checkbox"/>	<input 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 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 checked="" type="checkbox"/>	<input 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 checked="" type="checkbox"/>	<input 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 checked="" type="checkbox"/>	<input 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 checked="" type="checkbox"/>	<input 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 type="checkbox"/>
2.15	<b>Employment income:</b> your P60 for the last financial year in respect of each employment that you have.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.15	<b>Employment income:</b> your last three payslips in respect of each employment that you have.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.15	<b>Employment income:</b> your last form P11D if you have been issued with one.	<input checked="" type="checkbox"/>	<input 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:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>