

ANNULMENT EVIDENCE SUMMARY

Why the bankruptcy order of 24 February 2026 ought not to have been made
Section 282(1)(a) Insolvency Act 1986 — County Court at Luton, Insolvency No. 0102 of 2024

Bankruptcy reference	BKT7280867
Court / number	County Court at Luton — Insolvency No. 0102 of 2024
Applicant / debtor	Ravi Kumar Bose
Petitioning creditor	Flexspace No.2 LLP (Freeths LLP — Martin Cork)
Underlying claim	Watford K00WD700 — summary judgment / personal liability disputed
Order under challenge	Bankruptcy order 24 February 2026
Crime reference (stolen gold)	01/7876502/26 — PC Ahmed Wed 26 Aug 2026 19:16 (D1 / A6 / A6b)
Evidenced timeline	https://legal.bosecom.org.uk (Exhibit E0)
Contact	r.k.bose@proton.me · 07501008789
Bundle date	7 October 2026

THREE LINKED GROUNDS — READ IN THIS ORDER

GROUND 1 — Unfair personal judgment founding the petition

Lease “Guarantor: NONE”; landlord disrepair and double lock-out; rent accepted after alleged forfeiture then refunded; Bosecom vacated ~5 July 2023 then sued the same day for possession/trespass including personally against the Applicant; Hunt path ignored; summary judgment with solicitor absent.

GROUND 2 — Ability to clear / service the debt at the material time

When the Applicant could still challenge and clear the debt, means existed: gold at his mother’s home valued in excess of £100,000, a large portion of which was his. That gold was stolen in June — crime **01/7876502/26** (PC Ahmed, Wednesday 26 August 2026 at 19:16 — investigation sent for closure). It is not a present asset.

GROUND 3 — No effective notice of the 24 February 2026 bankruptcy hearing

Fearnley adjournment when neither side attended; listing emailed to unused admin@ then compromised MSN; Applicant learned of the order only on 29 June 2026.

Status key: ● **CORROBORATED** exhibited document · ● **STATEMENT** Applicant’s account · ● **CONTEXT** supporting background.
Full sealed PDFs and exhibits follow after this summary in the same email attachment. Further documents:
<https://legal.bosecom.org.uk>.

PAGE 2 — WHY THE ORDER OUGHT NOT TO HAVE BEEN MADE (AT A GLANCE)

Gr.	Point	Detail	Status
G1	No guarantor — personal liability wrongly founded	Lease: Guarantor: NONE . Judgment / petition pursued against the director personally.	● CORROBORATED — lease B1
G1	Vacated — then sued for trespass	Bosecom left ~5 July 2023 after lock-outs/disrepair. Claim issued 5 July 2023 for possession/trespass personally despite Guarantor NONE (Exhibits B4 / B4b).	● CORROBORATED
G1	Rent accepted then refunded; double lock-out	Landlord took rent after alleged forfeiture, later refunded (June £3,403.02; then Apr/May £6,896.40). Lock-outs 26 Apr & 10–11 Jun 2023.	● CONTEXT — site + B5
G1	Hunt path then SJ without lawyer	2 Oct 2023: not in possession; perfected defence / trial path. 8 May 2024 SJ: solicitor absent; LiP vs counsel; evidence not properly examined.	● STATEMENT + Hunt B0
G2	Could have cleared the debt — gold later stolen	Gold > £100k at mother's; large portion Applicant's. Stolen June — crime 01/7876502/26 . PC Ahmed Wed 26 Aug 2026 19:16 (Exhibit A6b). Not held now.	● STATEMENT ● CORROBORATED — A6b
G3	Bankruptcy hearing notice failed	Neither side at Fearnley listing → 24 Feb 2026. Notice to unused admin@ then compromised MSN. Knew of order only 29 Jun 2026.	● CORROBORATED + ● STATEMENT

ONE-SENTENCE CASE

The petition rested on an unfair personal summary judgment (no guarantor; unproven trespass; Hunt's "not in premises" / trial directions ignored; no solicitor at SJ); at the time I could have cleared the debt I had means (gold later stolen — 01/7876502/26); and I never had effective notice of the 24 February 2026 hearing at which I was made bankrupt.

This is the **first** reason the bankruptcy order ought not to have been made. The petitioning debt is a personal judgment that should never have been entered against the Applicant on a company lease with no guarantor, after an unfair summary judgment process.

1.1 No personal guarantee

The Flexspace lease summary states **Guarantor: NONE** (Exhibit B1). There was no contractual basis to hold the Applicant personally liable as guarantor. Personal judgment on that lease was wrong in principle.

1.2 Landlord cascade — then trespass claim after exit

The evidenced timeline at <https://legal.bosecom.org.uk> (Exhibit E0) shows the petition debt sits at the end of Flexspace's own breaches: roof/electrical disrepair (Clauses 5.1 / 5.3); lock-outs on **26 April 2023** and **10–11 June 2023** (police: no legal notices); rent taken after alleged forfeiture then refunded (June refund £3,403.02, then April/May £6,896.40). Bosecom vacated around **5 July 2023** because the unit was unusable. The sealed claim for possession/trespass was issued **5 July 2023** — after exit — naming the Applicant personally despite Guarantor: NONE (Exhibits B4 / B4b; lock-out material B5).

1.3 Judge Hunt — not in the premises; defence recognised

At the preliminary hearing before DDJ Hunt on **2 October 2023**, the Applicant confirmed he was **no longer in possession of the premises**. Hunt recognised issues requiring a proper defence path and directed a **perfected defence** / trial path. That undercut a trespass narrative against him personally. It was disregarded at summary judgment. Hunt order(s): Exhibit B0.

1.4 Summary judgment without a lawyer; evidence not looked at

The Applicant's solicitor did not attend the summary judgment hearing (8 May 2024). He was left as a litigant in person against counsel. He assumed Judge Gaunt would examine the evidence and legal arguments as Hunt's path had indicated. Summary judgment was entered without properly considering no guarantor, the post-exit trespass theory, rent accepted/refunded, and Hunt's confirmation. That is not a fair foundation for a later bankruptcy petition. Further CPR / set-aside material is on <https://legal.bosecom.org.uk> and can be provided on request.

GROUND 1 — CONCLUSION

The petition debt rests on an unjust personal judgment. A bankruptcy order founded on that debt **ought not to have been made** (s.282(1)(a)), especially when read with Grounds 2 and 3. Further supporting papers can be provided on request.

Ability to pay is material. Bankruptcy is not appropriate where, at the time the Applicant could still challenge and clear the debt, he had the means to do so — and would have done so.

APPLICANT'S ACCOUNT — MEANS AT THE MATERIAL TIME

- At the time I was able to challenge and could have cleared the petition debt, I had the means.
- My mother held **gold at home valued in excess of £100,000. A large portion of that gold was mine.**
- I would have used that means to pay or secure the Flexspace / petition debt and avoid bankruptcy, had the underlying process been fair and had I known of the 24 February 2026 hearing in time to act.
- That gold was **stolen in June**. Crime reference: **01/7876502/26**.
- Police update from **PC Ahmed on Wednesday 26 August 2026 at 19:16**: investigation sent for closure after CCTV / witness / forensic / systems enquiries; no suspect identified; may be re-opened if further evidence arises (Exhibit A6b screenshot).
- I do **not** now hold that gold. It is **not** an undisclosed present asset.
- Further detail and documents can be provided on request — Exhibits D1, A6 and A6b.

Why this matters to annulment

Had effective notice of the bankruptcy hearing been given, or had the personal judgment been properly contested with evidence examined, the Applicant would have deployed family-held means (including his share of the gold) to clear or secure the debt. The later theft does not erase that he was able to service the debt when it still mattered. Combined with Ground 1 (debt ought not personally to have stood) and Ground 3 (no hearing notice), the order ought not to have been made.

Service / notice of the **bankruptcy hearing that made the order** is a separate and independent ground. It is not the only ground — but it is fully corroborated on the documents.

Date	Event	Status
12 Jun 2025	Attended and contested petition. No fixed next date that day.	● STATEMENT
1 Aug 2025	Fearnley: neither side attended ; adjourned to 24 Feb 2026 15:00 Luton.	● CORROBORATED — A1
4 Sep 2025	Cork emailed order to administrator@bosecom.uk only (unused).	● CORROBORATED — A2
Nov 2025	MSN compromised; no usable access until after 29 Jun 2026.	● STATEMENT
12 Dec 2025	Cork → MSN with 24 Feb 2026 date — not read (compromise).	● CORROBORATED send
24 Feb 2026	Bankruptcy order made in Applicant's absence.	● CORROBORATED
19 Jun 2026	Insolvency Service order notice → compromised MSN.	● CORROBORATED — A6
29 Jun 2026	Found letter at mother's; proton email 11:25; first effective knowledge.	● CORROBORATED / ● STATEMENT

Fearnley required opposition under rule 10.18 IR 2016 at least 5 business days before the hearing. Without effective notice, the Applicant could not oppose or attend — nor deploy the means in Ground 2.

Address: 50 Beresford Avenue = mother's post address, not home (left ~Jan 2025 after father's death 22 Nov 2024). Greenhill Crescent = former Bosecom trading address.

Section 282(1)(a) — order ought not to have been made

The Court is asked to annul because, looking at the case as a whole:

- (a) the petition debt was an unjust personal summary judgment (Ground 1);
- (b) the Applicant could have cleared / serviced that debt at the material time (Ground 2); and
- (c) he had no effective notice of the hearing at which he was made bankrupt (Ground 3).

Any one ground is serious; together they show the order ought not to have been made.

Section 282(1)(b) — alternative if funds later available

Present personal position: personal bank about £0; no savings; gold stolen (not available now). If debts/expenses can later be paid or secured as the rules require, (1)(b) may also arise.

RELIEF SOUGHT

- Annulment of the bankruptcy order dated 24 February 2026.
- Directions as to the petition, costs, and any rehearing as the Court thinks fit.
- Correspondence at **r.k.bose@proton.me** only (not MSN).

Points of clarity

- Ground 1 explains why the petition debt is an unjust foundation for bankruptcy. Further Watford papers can be provided on request.
- The gold figure is stated as in excess of £100,000 with a large portion belonging to the Applicant. A fuller breakdown and supporting material can be provided on request. Crime reference **01/7876502/26** relates to the theft; the gold is not currently held.
- The Applicant was handed the petition and attended on 12 June 2025. Ground 3 concerns effective notice of the **24 February 2026** hearing and of the order made that day.

PAGE 7 — EVIDENCE MATRIX

Ex.	Gr.	Fact	Status	Bundle
E0	—	https://legal.bosecom.org.uk evidenced timeline	● CORROBORATED	Source note
B0	G1	Hunt order(s) 2 Oct 2023 / directions path	● CORROBORATED	Sealed PDF
B1	G1	Lease — Guarantor NONE	● CORROBORATED	Lease PDF
B4	G1	Sealed claim 05.07.2023 — trespass after exit	● CORROBORATED	Claim extract
B5	G1	Defence Ex 10 — Flexspace breaks own lease	● CORROBORATED	PDF
B2	G1	Possession order 20 May 2024	● CORROBORATED	Sealed PDF
B3	G1	Gaunt 29 Jan 2025 set-aside dismissed	● CORROBORATED	Order extract
D1	G2	Ability to pay — gold > £100k; stolen June	● STATEMENT	D1 statement
A6b	G2	PC Ahmed 26 Aug 2026 19:16 — crime closure email	● CORROBORATED	Screenshot PDF
A6	G2	Crime / Insolvency Service mailbox extracts	● CORROBORATED	Mailbox extract
A1	G3	Fearnley order — neither side; 24 Feb 2026	● CORROBORATED	Sealed PDF
A2	G3	Cork 4 Sep 2025 → administrator@ only	● CORROBORATED	Headers + letters
A3	G3	Cork 12 Dec 2025 → MSN (24 Feb date)	● CORROBORATED	Mailbox extract
A4	G3	Bankruptcy petition RB14	● CORROBORATED	Petition PDF
A5	G3	French order — MSN correspondence address	● CORROBORATED	Court PDF
A6	G3	19 Jun 2026 order notice → MSN	● CORROBORATED	Mailbox extract
C1–C2	—	Signed insolvency forms after 29 Jun 2026	● CORROBORATED	Signed PDFs

Declared snapshot now: personal 59702860 / 30-84-58 £0; no savings; NLCRC Revolut company funds separate; wish to resign LiveUXI / NLCRC directorships; Bosecom in company insolvency.

Fearnley (1 Aug 2025) — Exhibit A1**Sealed**

"Upon there being no attendance from either the Petitioner or Debtor... adjourned to... **15:00 on 24 February 2026**... Debtor... oppose... rule 10.18... 5 business days before..."

Cork → admin@ (4 Sep 2025) — Exhibit A2**Channel**

To: **administrator@bosecom.uk** only — attached sealed order for 24 February 2026 hearing + letters Beresford / Greenhill.

Cork → MSN (12 Dec 2025) — Exhibit A3**Relisting**

"bankruptcy hearing... relisted to **24 February 2026**" — To: **R.K.BOSE@msn.com**

Ability to pay / crime — Exhibits D1 & A6**Means then; stolen June**

Gold at mother's home in excess of £100,000; large portion the Applicant's; would have cleared debt; stolen June; crime **01/7876502/26**; PC Ahmed **Wednesday 26 August 2026 at 19:16** (investigation sent for closure — Exhibit A6b); not held now. Fuller detail available on request.

END OF SUMMARY — GROUNDS 1 + 2 + 3 TOGETHER: ORDER OUGHT NOT TO HAVE BEEN MADE

If any further information or original documents are needed, please contact **r.k.bose@proton.me** or 07501008789 and they will be provided.