

APPENDIX C

NAME	AMOUNT	DEPARTMENT	REASON
Mr Nigel Collins	£9,425.85	NNDR	<p>The account was live between 28 November 2011 and 31 March 2012.</p> <p>Numerous attempts were made to collect the debt as well as contact the debtor but to no avail.</p> <p>The Council issued the appropriate notices in line with legislation – reminders / final / summons notification as well as a subsequent liability order.</p> <p>The Council were provided with a forwarding address from the landlord on 7/8/2012 and the account was forwarded to the Enforcement Agents (Bailiffs) on 24/8/2012. Unfortunately the Enforcements Agents were unable to recover the debt or make any contact with the debtor.</p> <p>The Council also carried out various searches such as an Experian check and Land registry search - at the forwarding address but again to no avail. These searches were undertaken quarterly via all available tracing systems between 2012 and the date the debt was passed for write off.</p> <p>This balance is being written off due to the fact that the Council are unable to locate Mr Collins via all available tracing methods.</p>
Mr Egidijus Bajelis	£8,550.18	NNDR	<p>The account was live between 1 August 2010 and 31 July 2011.</p> <p>During this period the Council received no payment nor were they able to establish contact with the customer following various letters. A site visit was conducted on 22 August 2011. Unfortunately, the shop was boarded up with no signage visible.</p> <p>The Council obtained the necessary liability orders for both respective financial years, 1/8/2010 – 31/3/2011 & 1/4/2011 – 31/7/2011 in line with legislation.</p> <p>The Council attempted to collect the outstanding debt using external Enforcement Agents (Bailiffs) - in 2011 and 2012 but no contact could be made.</p> <p>The Council conducted Experian checks every 3 months after the account was closed in 2011 as well as carrying out a land registry search but to no avail. These</p>

APPENDIX C

			<p>searches continued until the date the case was passed to be written off in 2015 in the hope that the debtor could be traced.</p> <p>This balance is being written off due to the fact that the Council are unable to locate Mr Egidijus Bajelis via all available tracing methods.</p>
Miss Rubi Ham	£8,328.92	NNDR	<p>The account was live between 1 February 2008 and 22 March 2010 and during this time sporadic payments of £100 were being made on her behalf by her husband.</p> <p>During the life of the account it became apparent that Miss Ham was struggling financially as evidenced by the sporadic payments.</p> <p>Miss Ham's partner would make contact advising that Miss Ham herself was unwell, the business was struggling and as they had no income they couldn't pay the debt. The Council were unable to contact Miss Ham directly, all contact was made by her partner which increased the difficulty of procuring a payment.</p> <p>Direct debits were set up on the account and each attempt at collection failed from 2008 through to 2009.</p> <p>The Council did take the relevant recovery action in line with legislation during the account active period and in 3 instances arrangements were made but the debtor did not keep to the arrangements.</p> <p>The first arrangement was made 19.2.2010 for £896 per week to cover all arrears and current year debt. This was not adhered to.</p> <p>The account was then passed to the Enforcement Agents to collect the debt. The case was returned by the Enforcement Agent in June 2010 as they had only been able to collect £30. Miss Ham was now on benefits and in receipt of JSA.</p> <p>A second arrangement of £50 per month was offered but not kept.</p> <p>The Council's Court Officer then started to prepare papers to start proceedings to commit Miss Ham to prison for non payment.</p> <p>In September 2011 Miss Ham's father liaised with the Court Officer and a third arrangement of £100 per month was agreed. Miss Ham was receiving a total</p>

APPENDIX C

			<p>income of £317.09 per month.</p> <p>Also in September 2011 the Senior Officer advised the Court Officer to stop committal preparation as a magistrate would not commit someone to prison in such dire financial trouble. The arrangement was broken in April 2012 and a decision was made to write the debt off. While the debt was awaiting write off, the Council wrote to Miss Ham quarterly to offer her a long-term affordable arrangement plan which we received no response to, the debt was then written off in 2015.</p>
Mathura Ltd	£7,843.69	NNDR	<p>The company have no assets but still remain active, but winding them up would not be financially viable. The Council would potentially spend large sums to wind them up to recover nothing or very little making it not financially viable to pursue debtor. The account was live from 10/2/2010 until 10/2/2012 and tracing was carried out for the sole director but he could not be found.</p> <p>During the life of the account the Council obtained liability orders in respect of the financial year 2010/11 and 2011/12. Once the liability orders were obtained the Council passed the respective debts to the bailiffs, on two separate occasions in respect of each financial year until the debt was passed to be written off. All liability orders were returned unpaid and with no goods on which to recover no further action was taken, that is why the Council explored the option of bankruptcy as stated above.</p>
Mr Amjad Sharif	£7,692.79	NNDR	<p>The period of liability is from 10/6/2011 to 1/4/2013.</p> <p>Throughout the life of the account the property was empty and this was confirmed following various visits - 27/4/2012, 1/8/2012, 19/11/2012, 5/3/2013 & 9/5/2013.</p> <p>The Council were unable to serve the summon notices as there was no post box or anywhere to leave the notifications. The Council conducted quarterly Experian / Locta and Google searches and wrote to the landlord from February 2012 when the situation became apparent that the property was empty until the date the debt was written off.</p> <p>The landlord confirmed that as there was a lease in existence and therefore he was not responsible for the debt.</p> <p>Following various investigations the Council was unable to locate the debtor and</p>

APPENDIX C

			were left with no alternative but to write off the debt.
Mr Waseem Abbas	£7,040.12	NNDR	<p>The period of liability was from 1/4/2013 to 4/2/2014.</p> <p>The Council conducted various searches and found the debtor living in Redbridge.</p> <p>The account was then passed to the Enforcement Agent on 1/12/2013 and returned on 4/3/2014 as unable to trace. Although an address was located via our tracing searches the rate payer was not resident at this address so the address was either a care of address, incorrect or the rate payer had moved again. The Council continued to carry out quarterly traces until the debt was written off but to no avail. As the Council had been unable to trace the debtor a decision was made to write-off this debt.</p>
Mr Qamar Zaman	£7,018.03	NNDR	<p>The period of liability was from 19/08/2008 to 15/12/2011 and Mr. Zaman vacated without a valid forwarding address being provided.</p> <p>The Council served the appropriate notices but no payment was received. The account was then passed to the Enforcement Agents on several occasions during 2008/2009/2010/2011. In each instance the Enforcement Agents were unable to establish contact at the premises.</p> <p>The debt was recycled through bailiffs and quarterly tracing checks from 2011 to when the debt was written off however the Council were unable to ever establish another address for Mr Zaman. The Council have elected to write off the debt due to the customer having gone away with no trace.</p>

APPENDIX C

<p>Mr Arunas Zelvys</p>	<p>£7,007.13</p>	<p>NNDR</p>	<p>The period of liability was between 09/10/2010 to 1/5/2012 and Mr. Zelvys vacated without providing a valid forwarding address.</p> <p>The account was set up on the strength of an email of who the landlord was at the time (1/11/2010). However, shortly after the Council received correspondence from A2Z Motors and a Muhammad Khan claiming to be liable in the same month. The Council replied to them requesting a copy of the lease to support their claim, nothing was ever received. An inspection was carried out to clarify the matter, but the shutters were down and it appeared that nobody was present.</p> <p>The Council obtained liability orders for 2010/11 & 2011/12 and passed the debts to the Enforcement Agents on four occasions. The Enforcement Agents on one of their returns spoke to a neighbour, Mr Ramiz Malik who stated he was taking over the unit within the next two weeks.</p> <p>Various searches were conducted via, Experian/Locta and Google from 2012 to the date the debt was written off but unfortunately no trace could be found of the debtor. The Council have elected to write off the debt due to the customer having gone away with no trace.</p>
<p>Mr & Mrs Dumkwu</p>	<p>£6,767.37</p>	<p>NNDR</p>	<p>The period of liability was from 1/4/2009 to 20/1/2012 when the tenants vacated the property. The forwarding address provided was used and the debt was passed to the Enforcement Agents to collect.</p> <p>During the life of the account the Council did not receive any payment and we could not make contact with the ratepayer, despite numerous attempts by post and by visiting the premises. Whilst trying to establish contact a Court Summons was served and the Council obtained liability orders for the financial years 2009/10, 2010/11, 2011/12. In all instances the accounts were passed to the Enforcement agents but returned as untraceable.</p> <p>As there was no address on which to attempt recovery via the enforcement agents and/or bankruptcy/committal action regular trace searches, Experian/Locta and Google were undertaken until the case was passed for write off. The Council were unable to ever establish another address for Mr or Mrs Dumkwu and therefore has elected to write off the debt due to the customer having gone away with no trace.</p>