

## Appendix C

### Ten largest debts approved for write-off by the Chief Financial Officer - Quarter 3, 2013/14

NAME	AMOUNT	DEPARTMENT	REASON	CASE SUMMARY
Mr Ola Adegburin	£22,000	General Income	Eviction	Outstanding Commercial Rent Debt. Property was repossessed. Court action taken. Judgement Obtained. Case was dealt with by LBBB Legal Department. Unable to enforce this further as debtor has many aliases and Court would not grant charging order unless we could prove identity beyond doubt.
Mr J Carey	£17,250	NNDR	Unable to Trace	The account was open from 01.03.2012 until 30.11.2012. Lease advised Mr J Carey as liable for rates, this individual's forwarding address was based in Ireland and the 'trading name' on the lease was not registered on companies' house. Visit on 01.10.12 stated that property owners are using premises, but only the yard. Service tried to reach Mr J Carey, however post returned on 3 different occasions. Decision was made to make property owner's liable for rates. Service could not trace Mr J Carey, hence debt was written off.
Mr M Chaudhury	£10,609	NNDR	Unable to Trace	The account was open from 1.7.2010 until 1.1.2013. Recovery action commenced but summons returned as address incomplete. Serviced a call from the new occupier and email from Environmental Health concerning who is liable. Account passed on to recovery, considered for bankruptcy or committal to prison for Mr Chaudhury. Land registry details were not accurate. Service contacted the person responsible for properties in borough to find out if Mr Chaudhury still there and if not what is going on. Email received back with lease agreement stating that new occupier was liable, account closed with effect from the 1.1.12. Trace continued for Mr Chaudhury using all systems, all unsuccessful. Unable to locate and trace debtor after advance searches, debt written off
Mr Lamine Niang	£1,217	CTAX	Unable to Trace	The period of liability is from 15.04.10 to 27.04.11. The debtor left the property without leaving a forwarding address. Attempted to contact owner for more information on this tenant (i.e. date he left, forwarding address etc) however no reply received. No payments were ever made on this account and the case was referred to bailiffs in November 2010 and July 2011. Cases were returned as there were no goods in May 2013. In May all possible checks were

## Appendix C

				repeated without success.
Mr Luke Butler	£1,107	CTAX	Unable to Trace	The period of liability is from 23.04.07 to 10.02.13. This is a council property and the debtor was evicted in February 2013. As of 2010, the debtor was no longer entitled to full CTB as he had been in previous years, meaning he had a charge to pay. As no payments were made on the account, the debts for 2010, 2011 and 2012 were referred to the bailiff. They were all returned as no effects in November 2012. When the account was closed due to the eviction, internal systems were checked as well as external credit checks. These proved to be unsuccessful. Further traces were made in March 2013 and June 2013 both to no avail.
P Jolly	£975	General Income	Deceased no effects	Repayment of Care Fees. Client now deceased. Numerous failed arrangements. Applied case to court. Judgement obtained. Debtor Defaulted. Debtor is on benefits and unable to keep up with payments. Passed to the bailiff. Returned as unable to collect. Therefore recommended for write off.
Mr Mohammed Jama	£736	CTAX	Unable to Trace	The period of liability is 07.06.09 to 04.07.11. Council tax benefit was in payment but not the full 100%. The service originally sent the debts for an Attachment of Benefits order. Due to a change in circumstances, the DWP stopped the AOB order. An arrangement on the account was then set up so the debtor could pay the Council directly. The debtor defaulted on the arrangement so the account was referred to the bailiff. Cases were returned from the bailiff and in May 2013, internal systems were checked as well as external credit checks. Both were unsuccessful so debt passed for write off.
Mr I Owusu	£656	CTAX	Unable to Trace	The period of liability is from 10.03.12 to 17.01.13. The landlord advised us in January 2013 that the debtor left the property. The landlord did not have a forwarding address. The managing agents were contacted for further information, they advised they did not hold this information. External credit checks were done to no avail. The owner contacted us and confirmed no forwarding address was available and neither were employment details. The debt was then

## Appendix C

				passed for write off as all searches exhausted.
Ms Adeola Ademola	£623	CTAX	Unable to Trace	The period of liability is from 24.04.12 to 01.12.12. Payments were made on account, however they were bounced by the bank. The debt was referred to the bailiffs and returned as no effects. The owner called us in December 2012 to advise us that the tenant had vacated and that we needed to check with managing agents for more information. The agents replied to our request for information later that month and confirmed no forwarding address was provided. In May 2013, all possible checks were made but no new information was available so the debt was passed for write off.
Mr Bishal Pujari	£597	CTAX	Unable to trace	Demand notices were issued to Mr Bishal Pujari for his period of liability from 4.2.2008 to 24.7.2010. Reminders and summonses were issued following non payment and Liability Orders obtained. Arrangements were made with Mr Pujari but these were not adhered to. The account was sent to the bailiff on 7.2.2010, 6.7.2010 and 24.2.2013. The account was returned each time as the bailiff was unable to trace the customer.