

To: Finance, Resources and Customer Services Policy Board

On: 14 September 2023

Report by: Director of Finance and Resources

Heading: Business Services Accounts for Write Off

1. Summary

- 1.1 In accordance with Financial Regulation 3.5.10 a report regarding the write-off for sums over £10,000 due must be submitted to the Finance and Resources Policy Board.
- 1.2 The debt recovery process involves extensive effort by the Council and its collection agents to locate the debtor and recover the debt. During this process a stage can be reached when it is recognised that the recovery of the sums is no longer viable, and it is prudent to write-off the recovery of the outstanding liability.
- 1.3 The Council has already pursued each of the debts summarised on the attached Appendix through its follow up cycle and it is considered prudent to write-off the outstanding balance.
- 1.4 The approval for the write-off will enable the Council to prudently reflect within the financial accounts an accurate representation of the collectable debt. The Council continues to monitor the accounts and, where the circumstances of the debtor alter, will instigate further recovery action as appropriate. The level of write-off will be contained within the Council's bad debt provision.
- 1.5 An analysis of the debt proposed for write-off highlighting the reason why collection is deemed irrecoverable is shown in table 1 below:

Table 1

Housing Benefit Overpayments		
Reason	No. Debtors	Value
Sequestrated	2	£16,537.30
Trust Deed	1	£20,315.61
Unrecoverable	2	£21,143.75
Total	5	£57,996.66

Table 2

Council Tax		
Reason	No. Debtors	Value
Dissolved	1	£25,038.88
Sequestrated	3	£28,544.40
Trust Deed	2	£22,319.26
Total	6	£75,902.54

Table 3

Sundry Debtors - Communities, Housing and Planning Services		
Reason	No. Debtors	Value
Trust Deed	1	£96.53
Total	1	£96.53

Table 4

Non-Domestic Rates		
Reason	No. Debtors	Value
Dissolved	12	£410,780.89
Sequestrated	1	£16,326.08
Total	13	£427,106.97

2. Recommendations

- 2.1 The Board is asked to authorise the write-off of the **£561,102.70** as detailed above.
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Implications of the Report

1. **Financial** – There has been adequate provision made for these bad debts.
 2. **HR & Organisational Development** - None
 3. **Community Planning** – None
 4. **Legal** - None
 5. **Property/Assets** – None
 6. **Information Technology** – None
 7. **Equality & Human Rights** – None
 8. **Health & Safety** - None
 9. **Procurement** – None
 10. **Risk** - None
 11. **Privacy Impact** – None
 12. **Climate Risk** - None
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Finance, Resources and Customer Services Policy Board – Business Services Accounts for Write-Off

Appendix

Name	Property Address	Service	Reason	Year/Period/ Invoice Date	Amount
Debtor 1	Not Applicable	Housing Benefit Overpayments	Unrecoverable	19/03/2018 to 08/01/2023	10239.87
Total					£10,239.87
Debtor 2	Not Applicable	Housing Benefit Overpayments	Unrecoverable	20/07/2020 to 18/12/2022	10903.88
Total					£10,903.88
Debtor 3	Not Applicable	Housing Benefit Overpayments	Sequestered	01/06/2015 to 06/08/2020	15792.49
Debtor 3	Not Applicable	Council Tax	Sequestered	2013	83.91
Debtor 3	Not Applicable	Council Tax	Sequestered	2015	468.86
Debtor 3	Not Applicable	Council Tax	Sequestered	2016	240.77
Debtor 3	Not Applicable	Council Tax	Sequestered	2017	335.22
Total					£16,921.25
Debtor 4	Not Applicable	Housing Benefit Overpayments	Sequestered	07/12/2013 to 22/12/2013	744.81
Debtor 4	Not Applicable	Council Tax	Sequestered	1998	347.03
Debtor 4	Not Applicable	Council Tax	Sequestered	1999	66.24
Debtor 4	Not Applicable	Council Tax	Sequestered	2000	379.58
Debtor 4	Not Applicable	Council Tax	Sequestered	2001	759.04
Debtor 4	Not Applicable	Council Tax	Sequestered	2002	654.80
Debtor 4	Not Applicable	Council Tax	Sequestered	2003	609.48
Debtor 4	Not Applicable	Council Tax	Sequestered	2004	802.64
Debtor 4	Not Applicable	Council Tax	Sequestered	2005	695.02
Debtor 4	Not Applicable	Council Tax	Sequestered	2006	106.48
Debtor 4	Not Applicable	Council Tax	Sequestered	2006	585.26
Debtor 4	Not Applicable	Council Tax	Sequestered	2007	831.34
Debtor 4	Not Applicable	Council Tax	Sequestered	2008	212.23

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Debtor 4	Not Applicable	Council Tax	Sequestered	2010	77.09
Debtor 4	Not Applicable	Council Tax	Sequestered	2011	372.41
Debtor 4	Not Applicable	Council Tax	Sequestered	2012	378.41
Debtor 4	Not Applicable	Council Tax	Sequestered	2013	397.07
Debtor 4	Not Applicable	Council Tax	Sequestered	2017	669.86
Debtor 4	Not Applicable	Council Tax	Sequestered	2018	1200.49
Debtor 4	Not Applicable	Council Tax	Sequestered	2019	1247.64
Debtor 4	Not Applicable	Council Tax	Sequestered	2020	1293.26
Debtor 4	Not Applicable	Council Tax	Sequestered	2021	1096.75
Debtor 4	Not Applicable	Council Tax	Sequestered	2022	843.33
Total					£14,370.26
Debtor 5	Not Applicable	Housing Benefit Overpayments	Trust Deed	03/06/2016 to 07/03/2021	20315.61
Debtor 5	Not Applicable	Council Tax	Trust Deed	2010	295.26
Debtor 5	Not Applicable	Council Tax	Trust Deed	2011	61.56
Debtor 5	Not Applicable	Council Tax	Trust Deed	2011	394.98
Debtor 5	Not Applicable	Council Tax	Trust Deed	2012	621.22
Debtor 5	Not Applicable	Council Tax	Trust Deed	2013	180.05
Debtor 5	Not Applicable	Council Tax	Trust Deed	2013	11.04
Debtor 5	Not Applicable	Council Tax	Trust Deed	2014	483.53
Debtor 5	Not Applicable	Council Tax	Trust Deed	2015	689.41
Debtor 5	Not Applicable	Council Tax	Trust Deed	2016	170.34
Debtor 5	Not Applicable	Council Tax	Trust Deed	2016	689.87
Debtor 5	Not Applicable	Council Tax	Trust Deed	2018	331.11
Debtor 5	Not Applicable	Council Tax	Trust Deed	2019	806.63
Debtor 5	Not Applicable	Council Tax	Trust Deed	2020	844.06
Debtor 5	Not Applicable	Council Tax	Trust Deed	2021	955.17
Debtor 5	Not Applicable	Sundry Debtors - Communities, Housing and Planning Services	Trust Deed	20/11/2014	96.53

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Total					£26,946.37
Debtor 6	Not Applicable	Council Tax	Sequestrated	2008	1378.05
Debtor 6	Not Applicable	Council Tax	Sequestrated	2009	1709.60
Debtor 6	Not Applicable	Council Tax	Sequestrated	2010	1121.71
Debtor 6	Not Applicable	Council Tax	Sequestrated	2010	735.94
Debtor 6	Not Applicable	Council Tax	Sequestrated	2011	2475.90
Debtor 6	Not Applicable	Council Tax	Sequestrated	2012	1337.08
Debtor 6	Not Applicable	Council Tax	Sequestrated	2013	911.17
Debtor 6	Not Applicable	Council Tax	Sequestrated	2014	126.25
Debtor 6	Not Applicable	Council Tax	Sequestrated	2016	142.78
Debtor 6	Not Applicable	Council Tax	Sequestrated	2017	1407.19
Debtor 6	Not Applicable	Council Tax	Sequestrated	2018	252.84
Debtor 6	Not Applicable	Council Tax	Sequestrated	2019	2191.68
Total					£13,790.19
Debtor 7	Not Applicable	Council Tax	Trust Deed	2001	387.64
Debtor 7	Not Applicable	Council Tax	Trust Deed	2001	1057.55
Debtor 7	Not Applicable	Council Tax	Trust Deed	2002	131.79
Debtor 7	Not Applicable	Council Tax	Trust Deed	2004	955.28
Debtor 7	Not Applicable	Council Tax	Trust Deed	2005	134.90
Debtor 7	Not Applicable	Council Tax	Trust Deed	2005	211.98
Debtor 7	Not Applicable	Council Tax	Trust Deed	2005	560.42
Debtor 7	Not Applicable	Council Tax	Trust Deed	2006	1510.07
Debtor 7	Not Applicable	Council Tax	Trust Deed	2008	433.91
Debtor 7	Not Applicable	Council Tax	Trust Deed	2008	827.34
Debtor 7	Not Applicable	Council Tax	Trust Deed	2009	1523.63
Debtor 7	Not Applicable	Council Tax	Trust Deed	2010	1208.66
Debtor 7	Not Applicable	Council Tax	Trust Deed	2014	1015.50
Debtor 7	Not Applicable	Council Tax	Trust Deed	2014	487.48

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Debtor 7	Not Applicable	Council Tax	Trust Deed	2015	868.95
Debtor 7	Not Applicable	Council Tax	Trust Deed	2017	190.19
Debtor 7	Not Applicable	Council Tax	Trust Deed	2019	974.37
Debtor 7	Not Applicable	Council Tax	Trust Deed	2020	1508.80
Debtor 7	Not Applicable	Council Tax	Trust Deed	2021	785.19
Debtor 7	Not Applicable	Council Tax	Trust Deed	2022	1011.38
Total					£15,785.03
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2017	368.58
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2017	368.58
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2017	368.58
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2017	368.58
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2017	368.58
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2017	368.58
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2017	368.58
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2017	368.58
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2017	368.58
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	1200.49

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FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	1200.49
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	1200.49
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	985.21
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	1200.49
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	1200.49
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	1200.49
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	1200.49
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	1200.49
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2018	1200.49
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2019	1101.07
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2019	1101.07
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2019	1101.07
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2019	1101.07
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2019	754.90
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2019	1101.07

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FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2019	1101.07
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2019	1101.07
FUTURE DEVELOPMENT PROPERTIES LTD	Not Applicable	Council Tax	Dissolved	2019	1101.07
Total					£25,038.88
Capretz Ltd	11, Gilmour Street, Paisley, PA1 1DD	Non-Domestic Rates	Dissolved	2019	6281.89
Capretz Ltd	11, Gilmour Street, Paisley, PA1 1DD	Non-Domestic Rates	Dissolved	2020	11318.97
Capretz Ltd	11, Gilmour Street, Paisley, PA1 1DD	Non-Domestic Rates	Dissolved	2021	3426.71
Total					£21,027.57
Dreams Desserts Ltd	35, Causeyside Street, Paisley, PA1 1YL	Non-Domestic Rates	Dissolved	2021	895.33
Dreams Desserts Ltd	35, Causeyside Street, Paisley, PA1 1YL	Non-Domestic Rates	Dissolved	2022	7723.98
Dreams Desserts Ltd	35, Causeyside Street, Paisley, PA1 1YL	Non-Domestic Rates	Dissolved	2023	1436.85
Total					£10,056.16
Erskine Mains Limited	Erskine Mains Home, Meadows Drive, Erskine, PA8 7ED	Non-Domestic Rates	Dissolved	2018	20861.06
Erskine Mains Limited	Erskine Mains Home, Meadows Drive, Erskine, PA8 7ED	Non-Domestic Rates	Dissolved	2019	51084.00
Erskine Mains Limited	Erskine Mains Home, Meadows Drive, Erskine, PA8 7ED	Non-Domestic Rates	Dissolved	2020	39488.91
Total					£111,433.97
Giftsforhome Ltd	Unit 171, Braehead Shopping Centre, King'S Inch Road, Glasgow, G51 4BS	Non-Domestic Rates	Dissolved	2020	9962.80
Giftsforhome Ltd	Unit 171, Braehead Shopping Centre, King'S Inch Road, Glasgow, G51 4BS	Non-Domestic Rates	Dissolved	2021	35411.20

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Giftsforhome Ltd	Unit 171, Braehead Shopping Centre, King'S Inch Road, Glasgow, G51 4BS	Non-Domestic Rates	Dissolved	2022	7436.80
Total					£52,810.80
Giftswrapping Ltd	Unit 12 Paisley Centre, 23, High Street, Paisley, PA1 2AF	Non-Domestic Rates	Dissolved	2019	1848.95
Giftswrapping Ltd	Unit 12 Paisley Centre, 23, High Street, Paisley, PA1 2AF	Non-Domestic Rates	Dissolved	2021	16936.21
Total					£18,785.16
Glasgow Chauffeur Drive Ltd	7c, Lyon Road, Linwood, Paisley, PA3 3BQ	Non-Domestic Rates	Dissolved	2018	4389.64
Glasgow Chauffeur Drive Ltd	7c, Lyon Road, Linwood, Paisley, PA3 3BQ	Non-Domestic Rates	Dissolved	2019	4581.50
Glasgow Chauffeur Drive Ltd	7c, Lyon Road, Linwood, Paisley, PA3 3BQ	Non-Domestic Rates	Dissolved	2020	4544.14
Total					£13,515.28
Home Zone Glasgow Limited	Rmu3, Central Way, Paisley, PA1 1EH	Non-Domestic Rates	Dissolved	2021	270.64
Home Zone Glasgow Limited	Units 40-41 Piazza, Central Way, Paisley, PA1 1EN	Non-Domestic Rates	Dissolved	2022	22100.28
Home Zone Glasgow Limited	Units 40-41 Piazza, Central Way, Paisley, PA1 1EN	Non-Domestic Rates	Dissolved	2023	459.22
Total					£22,830.14
Debtor 8	Bel Cibo, 48a, Glasgow Road, Paisley, PA1 3PW	Non-Domestic Rates	Sequestrated	2012	1432.82
Debtor 8	Bel Cibo, 48a, Glasgow Road, Paisley, PA1 3PW	Non-Domestic Rates	Sequestrated	2013	4370.52

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Debtor 8	Bel Cibo, 48a, Glasgow Road, Paisley, PA1 3PW	Non-Domestic Rates	Sequestrated	2015	4540.80
Debtor 8	Bel Cibo, 48a, Glasgow Road, Paisley, PA1 3PW	Non-Domestic Rates	Sequestrated	2016	4578.64
Debtor 8	Bel Cibo, 48a, Glasgow Road, Paisley, PA1 3PW	Non-Domestic Rates	Sequestrated	2017	1403.30
Total					£16,326.08
Malik & Co Ltd	10, Paisley Road, Renfrew, PA4 8LT	Non-Domestic Rates	Dissolved	2005	3643.97
Malik & Co Ltd	10, Paisley Road, Renfrew, PA4 8LT	Non-Domestic Rates	Dissolved	2006	3327.73
Malik & Co Ltd	10, Paisley Road, Renfrew, PA4 8LT	Non-Domestic Rates	Dissolved	2007	3051.27
Malik & Co Ltd	10, Paisley Road, Renfrew, PA4 8LT	Non-Domestic Rates	Dissolved	2008	463.48
Malik & Co Ltd	10, Paisley Road, Renfrew, PA4 8LT	Non-Domestic Rates	Dissolved	2013	2790.01
Malik & Co Ltd	10, Paisley Road, Renfrew, PA4 8LT	Non-Domestic Rates	Dissolved	2014	1299.97
Total					£14,576.43
Storage Investments Limited	Warehouse Grd Flr, 1, Macdowall Street, Paisley, PA3 2JG	Non-Domestic Rates	Dissolved	2016	36029.84
Storage Investments Limited	Warehouse Grd Flr, 1, Macdowall Street, Paisley, PA3 2JG	Non-Domestic Rates	Dissolved	2017	22851.02
Storage Investments Limited	Bldg 16 Office 3.2, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2016	485.33
Storage Investments Limited	Bldg 23 Office 2.20, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2016	99.32
Storage Investments Limited	Bldg 23 Office 2.9, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2016	484.00
Total					£59,949.51
The Gallery Sb Ltd	Lm18, Braehead Shopping Centre, King'S Inch Road, Glasgow, G51 4BP	Non-Domestic Rates	Dissolved	2017	7701.60

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The Gallery Sb Ltd	Lm18, Braehead Shopping Centre, King'S Inch Road, Glasgow, G51 4BP	Non-Domestic Rates	Dissolved	2018	6577.97
The Gallery Sb Ltd	Unit 114, Braehead Shopping Centre, King'S Inch Road, Glasgow, G51 4BS	Non-Domestic Rates	Dissolved	2018	9002.64
Total					£23,282.21
Tnr Export Packing Limited	3c, Lyon Road, Linwood, Paisley, PA3 3BQ	Non-Domestic Rates	Dissolved	2016	1764.94
Tnr Export Packing Limited	3c, Lyon Road, Linwood, Paisley, PA3 3BQ	Non-Domestic Rates	Dissolved	2017	4049.54
Tnr Export Packing Limited	3c, Lyon Road, Linwood, Paisley, PA3 3BQ	Non-Domestic Rates	Dissolved	2018	4171.20
Tnr Export Packing Limited	3c, Lyon Road, Linwood, Paisley, PA3 3BQ	Non-Domestic Rates	Dissolved	2019	4258.10
Tnr Export Packing Limited	3c, Lyon Road, Linwood, Paisley, PA3 3BQ	Non-Domestic Rates	Dissolved	2020	1925.01
Total					£16,168.79
Workspace Studios Limited	Studio 8, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2017	55.54
Workspace Studios Limited	Studio 8, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2018	20880.00
Workspace Studios Limited	Studio 8, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2019	8131.19
Workspace Studios Limited	Studio 11, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2019	4867.87
Workspace Studios Limited	Bldg 27 Grd Biomass, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2018	4080.00
Workspace Studios Limited	Bldg 27 Grd Biomass, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2019	4165.00

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Workspace Studios Limited	Bldg 27 Grd Biomass, 1, Macdowall Street, Paisley, PA3 2NB	Non-Domestic Rates	Dissolved	2020	4165.27
Total					£46,344.87
Overall Total					£561,102.70