

## APPENDIX 5

### IRRECOVERABLE DEBTS OVER £3000

1 July 2021 to 30 September 2021

Note individuals are anonymised

REF:	DEBT:	FINANCIAL YEAR(S)	BALANCE	REASON
16305257	Council Tax	2015 – 2016 £455.28 2016 – 2017 £744.66 2017 – 2018 £868.02 2018 - 2019 £911.59 2019 – 2020 £210.13 2020 – 2021 £999.59	£4189.27	Individual Voluntary Arrangement approved 02/03/2021
11956755	Council Tax	2010 – 2011 £366.41 2011 – 2012 £1400.00 2012 – 2013 £1440.74 2013 – 2014 £1419.18 2014 – 2015 £1494.61 2015 – 2016 £1517.59 2016 – 2017 £285.09	£7923.62	Individual Voluntary Arrangement approved 18/06/2019
17215631	Council Tax	2017 – 2018 £409.79 2018 – 2019 £728.50 2019 – 2020 £1156.00 2020 – 2021 £1304.12	£3598.41	Individual Voluntary Arrangement approved 09/03/2021
16791990	Council Tax	2015 – 2016 £568.39 2016 – 2017 £854.47 2017 – 2018 £367.34 2018 – 2019 £829.80 2020 – 2021 £1304.12	£3924.12	Individual Voluntary Arrangement approved 25/03/2021
<b>COUNCIL TAX</b>		<b>SUB TOTAL – Individual Voluntary Arrangement</b>	<b>£19,635.42</b>	
<b>COUNCIL TAX IRRECOVERABLE BY LAW TOTAL</b>			<b>£19,635.42</b>	

An individual voluntary arrangement (IVA) is a formal and legally binding agreement between a debtor and their creditors to pay back their over a period of time. This means it is approved by the court and the creditors such as the Council must comply with it. An IVA must be set up by a qualified person, called an insolvency practitioner who charge fees for the IVA and deals with creditors throughout the life of the IVA

If you decide to get an IVA, you will work out a repayment plan with the insolvency practitioner. This could be monthly payments, a lump sum or a combination of both.

The repayment plan should be based on an amount you can reasonably afford and the creditors have to agree and it usually lasts for 5 or 6 years. If the payments are not enough to pay the debts in full by the end of the IVA the rest is written off.

## DISCRETION TO WRITE OFF OVER £3000

1 July 2021 to 30 September 2021

Note individuals are anonymised

REF:	DEBT:	FINANCIAL YEAR(S)	BALANCE	REASON
65512517	Business Rates	The Perfume Gallery Ltd 20 Mercian Mall Ashton under Lyne OL6 7JH  Unrecoverable debt – recovery exhausted	2014 – 2015 £3897.18 2015 – 2016 £9721.93	£13,619.11
65427213	Business Rates Anonymised as an individual	2011 – 2012 £1867.49 2012 – 2013 £8647.65	£10,515.14	Unrecoverable debt – recovery exhausted
65453328	Business Rates Anonymised as an individual	2016 – 2017 £3327.77 2017 – 2018 £2974.84	£6302.61	Unrecoverable debt – recovery exhausted
65513046	Business Rates Anonymised as an individual	2015 – 2016 £3449.74 2016 – 2017 £6897.00 2017 – 2018 £711.44	£11,058.18	Unrecoverable debt – recovery exhausted
65497168	Business Rates Anonymised as an individual	2015 – 2015 £7222.98	£7222.98	Unrecoverable debt – recovery exhausted
<b>BUSINESS RATES</b>		<b>SUB TOTAL – Unrecoverable debt – recovery exhausted</b>	<b>£48,718.02</b>	
65517086	Business Rates Anonymised as an individual	2015-2016 £2293.64 2016-2017 £8525.00 2017-2018 £10,844.00 2018-2019 £4522.76	£26,185.40	Absconded
<b>BUSINESS RATES</b>		<b>SUB TOTAL – Absconded</b>	<b>£26,185.40</b>	
<b>BUSINESS RATES DISCRETIONARY WRITE OFF TOTAL</b>			<b>£74,903.42</b>	

### SUMMARY OF UNRECOVERABLE DEBT OVER £3000

IRRECOVERABLE by law	Council Tax	£19,635.42
	Business Rates	NIL
	Overpaid Housing Benefit	NIL
	Sundry	NIL
	<b>TOTAL</b>	<b>£19,635.42</b>

DISCRETIONARY write off – meaning no further resources will be used to actively pursue	Council Tax	NIL
	Business Rates	£74,903.42
	Overpaid Housing Benefit	NIL
	Sundry	NIL
	<b>TOTAL</b>	<b>£74,903.42</b>