
Meeting: Sustainable Communities Overview & Scrutiny Committee
Date: 13 September 2011
Subject: Budget Management Report for the Quarter ended 31st March 2011
Report of Executive Member: Cllr Ken Matthews – Sustainable Communities Planning & Strategy
Cllr Brian Spurr – Sustainable Communities Services
Summary: The provisional outturn for 2010/11 is provided within this report.

Advising Officer: Gary Alderson - Director of Sustainable Communities
Contact Officer: Brighton Fong, Senior Finance Manager
Public/Exempt: Public
Wards Affected: All
Function of: Council

CORPORATE IMPLICATIONS

Council Priorities:

Sound financial management contributes to the delivery of the Council's value for money, enabling the Council to successfully deliver its priorities. In particular the Sustainable Communities budget has direct impact on the stated Council priorities of:

- Creating Safer Communities, and
- Managing Growth effectively.

Financial:

The financial implications are set out in the report.

Legal:

Financial provision has been made for legal cases involving large scale projects such as Ridgmont Bypass and Grove Theatre construction. Both projects were completed some years ago with pending residual claims or retention payments. There was a new provision of £123k created in 2010/11 for leisure contracts following a review of legacy invoices and utility uplift calculations. Provisions of £71k were released during the year. The total provision for the directorate has increased from £295k to £347k which is well within prudent limits against a gross expenditure budget of £62m.

Risk Management:

Sustainable Communities apply corporate financial policies and procedures to manage financial risks across the directorate. Where necessary service specific solutions are developed to minimise the probability or impact of identified risks.

Staffing (including Trades Unions):

Changes to the staffing structure were carried out in accordance with the Council's Managing Change Policy and in consultation with the Trades Unions. A number of staffing consultations were completed that proposed to change the composition of teams in 2010/11 or in preparation for 2011/12 financial year.

Equalities/Human Rights:

As part of the budget management process, the Council must comply with the statutory Equality Duties. Decisions must therefore be made in such a way as to minimise unfairness, and to ensure that there is not a disproportionately negative effect on people from different ethnic groups, disabled people, and men and women. Equality Impact Assessments are being undertaken as required to support this process.

Community Safety:

There are no direct community safety implications at this time. However, any potential changes in budget provision for the services may impact on delivery of community safety priorities in the future.

Sustainability:

Sustainable Communities is the lead Directorate with regards to making Central Bedfordshire a more sustainable place to live and work, tackling climate change and reducing environmental impact. Many of the services delivered e.g. waste and highways directly control or influence this. The success of delivering against this agenda is directly related to how budget is managed.

RECOMMENDATION(S):

1. that the Overview & Scrutiny Committee notes:

- (a)** The provisional outturn for the year of £46,963k which is £347k under budget, and
- (b)** The release of earmarked and redundancy reserves of £1,480k further increasing the under spend to £1,827k.

Introduction

2. The provisional outturn under spend for the directorate after the use of reserves was £1,827k. All five divisions of the directorate operated under budget after the release of reserves which covered earmarked expenditure. Annual income was £17,318k which is £1,930k more than budget. Total expenditure over the year was £64,280k which is £1,583k higher than budget. This leaves a net under spend of £347k before the release of reserves. Management actions contributed to reduce outturn expenditure by £2,056k and helped ease the corporate budget pressure. Services obtained external funds for activity that were expected to be covered by earmarked reserves. This reduced the draw down on reserves by £720k from the third to fourth quarter. The net effect of these two changes resulted in a £1,336k improvement in the under spend compared to the third quarter forecast under spend of £491k. Overall the directorate has achieved a pleasing result in challenging budgetary conditions, and under new Central Government which changed some funding streams in year.

Executive Summary Revenue

3. The directorate operated with an original budgeted cash limit of £47,310k and earmarked reserved of £5,186k. An analysis of income showed variances against the annual budget of £15,387k as follows:
 - All forms of grant: increased by £2,609k
 - Fees & Contributions: increased by £415k
 - Recharge income: decreased by £1,093k
4. Total income increased by £1,930k to £17,318k, and proposals were submitted to take to earmarked reserves £377k of unused partner contributions and grants in compliance with terms and conditions of the arrangements.
5. The increase in grant income allowed more services to be provided or commissioned. Consequently, actual expenditure before the application of reserves was higher than budget by £1,583k. All major lines of expenditure operated at levels higher than budget as outlined below:
 - Salaries, Allowances & Redundancies: increased by £227k
 - Rent, Rates, Utilities & Maintenance: increased by £79k
 - Transport Costs: increased by £13k
 - Supplies, Professional Fees, Contract Services: increased by £1,264k
6. The increase in expenditure was within the revised cash limit following the receipt of additional grants. Also, when earmarked reserves of £950k and redundancy reserve of £530k are applied, the overall result is a net under spend of £1,827k.
- 7.. Table A below shows the provisional outturn and the full year variance by Assistant Director. The financial performance of each operational group is described in the following paragraphs. Appendix A1 provides a breakdown table by Head of Service area.
8. **Table A**

Assistant Director	Approved Budget	Provision Outturn Spend for Year	Full Year Variance	Proposed use of Earmarked reserves/ Planned transfer to General Fund	Outturn Variance after transfers to/from reserves.
	£000	£000	£000	£000	£000
Director of Sustainable Communities	1,391	1,269	(122)	0	(122)
Economic Growth, Skills & Regeneration	5,143	4,861	(282)	(337)	(619)
Highways & Transportation	11,895	11,500	(395)	125	(270)
Planning	6,738	7,261	523	(808)	(285)
Community Safety Public Protection Waste & Leisure	22,143	22,072	(71)	(460)	(531)
Total Sustainable Communities	47,310	46,963	(347)	(1,480)	(1,827)

Director of Sustainable Communities

9. The group comprises the Director's Office, Service Development and Central Bedfordshire Energy & Recycling (BEaR) Project. The provisional outturn for the division is £122k under budget and is as forecast since January 2011. About 60% of the under spend is due to lower staff costs as teams have been undertaking restructures throughout the directorate over the course of the year. The division also benefited from a £25k sale of intellectual property under the BEaR Project, and a £23k contribution from Luton Borough Council which was the final tranche under the ceased joint procurement arrangement

Economic Growth Skills & Regeneration

10. This division leads on the Economic Powerhouse agenda, and receives a mix of internal and external funding for specific economic initiatives. The divisional under spend was £619k of which £337k was related to the release of reserves.
11. During the year fees generated was £638k and grants attracted was £3,933k giving total income of £4,572k. This level of income had the effect of reducing the call on Council resources by £282k.
12. Four of the five services achieved under spends before the use of reserves. An analysis of the services showed:
 - a) Business Investment & Marketing – posted a net under spend of £79k. The Arts Development area spent two thirds of its budget as discretionary activities were curtailed pending a service review. Business Support exceeded its budget by £27k to take advantage of additional projects relating to externally funded business engagement activity.
 - b) Economic Development & Physical Regeneration – by maximising the use of external funding opportunities such as GAF3 the 'Place Shaping' area was able to reduce the call on the Council's resources and achieved a saving of £271k. Economic policy work remained on budget. Town centre master planning and development briefs progressed for Leighton Buzzard, Biggleswade and Dunstable with greater focus on delivery planned in 2011/12.
 - c) Community Regeneration – expenditure was £99k below budget in line with the one third reductions in grants from the European Community and Department of Works & Pension. The level of employment initiatives and commissioning services from external providers fell as grant availability reflected tighter European operating conditions.
 - d) Adult Skills & Community Learning Service – posted a £217k over spend which was £19k better than forecast at February. The service is shared with Bedford Borough Council and its operating costs are partly covered by recharges. Staff and service reductions were implemented to bring this budget in line with available funds however the over spend reflects the time it takes for the full benefits to be realised. Plans are in place to reduce this over spend further in 2011/12.
 - e) Library Service – the service recorded an under spend of £65k against an annual budget of £3,123k. This follows a budget reduction of £354k applied in 2010/11.

Highways & Transportation

13. Highways & Transportation division covers the road infrastructure, traffic management and passenger transportation. Annual expenditure of £11,500k was £395k below budget. Each of the three services budget performances are summarised below.

14. Highways Contracts was allocated an income budget of £980k and expenditure budget of £7,324k, leaving a net budget of £6,344k. Actual income of £1,335k exceeded budget by £354k. Staff costs were £364k which was £52k under budget. Electricity for street lighting cost £624k or £18k above budget. Supplier and contractor payments totalling £6,588k exceeded budget by £286k. The additional income fully covered expenditure leaving a net under spend for the service of £103k.
15. Traffic Management covers parking, congestion and road safety. Fees are generated from the provision of parking services, and grants received for road safety. The income budget of £1,646k was exceeded by £415k through fees generated. The latter amount included a one-off £90k adjustment for 2009/10 services. Expenditure on staffing, business rates, road safety initiatives and contractor payments totalled £2,139k, and collectively was on budget.
16. Passenger Transport runs an income budget of £1,568k and an expenditure budget of £6,503k. Funds of £4,579k were provided to bus operators under the concessionary fare and rural bus subsidy schemes. Payments to run fleet vehicles totalled £298k. Staff costs were £1,594k or £56k under budget. Grants, fee income and recharges received during the year of £1,493k was £75k less than budget, and this shortfall explains the variance for the service.

Planning

17. Planning division has a variety of income sources including grants, partnership contributions and customer fees that partially cover operating expenses. Albion Archaeology operates as a trading unit recovering 100% of its cost. Building Control operates as a partial trading unit recovering 80% of its cost (the statutory maximum). The Joint Technical Unit (JTU) and Minerals & Waste Unit generate customer fees and contributions from partners that partly cover running costs
18. Planning's income budget was £6,157k made of grants £612k, fees £4,504k and recharges £1,041k. Income received during the year was £5,170k or £987k less than budget. Of the £987k shortfall £700k was due to the cessation of the Housing Planning Delivery Grant which the Coalition Government ended one year early. The rest of the shortfall was due to the recharge income budget being set at a level higher than realistically achievable.
19. The gross expenditure budget for the Planning Division was set at £12,895k. With the cessation of grant and a slow development and building sector, the Division experienced considerable pressure to work to budget. However costs were successfully contained to £12,431k or £464k under budget.
20. The Division receives contributions from partner organisations which are taken to earmarked reserves when unspent. During the year £808k of earmarked and redundancy reserves were released. The overall effect was to leave the Division with net under spend of £285k, that is:
21. Divisional under spend = £987k (income shortfall) - £464k (cost savings) - £808k (reserves applied) = £285k

Community Safety Public Protection Waste & Leisure

22. This division operates a budget in excess of £22m with the Waste Service making up close to 79% of the division by value. The division implemented a number of savings strategies including merging the two area public protection units from the beginning of the financial year to save management costs.
23. An income budget of £1,972k was allocated to the division. Actual grants received and revenue from fees, licensing, and CCTV recharges totalled £2,121k or £149k over budget.
24. Expenditure of £24,048k was £67k under budget before the release of reserves. Community Safety (£136k) and Leisure Service (£176k) posted under spends. Public Protection (£231k) and Waste Services (£52k) spent more than budget.
25. Earmarked and redundancy reserves of £460k were released with the effect that the divisional under spend increased to £531k. Appendix A1 shows the breakdown by service before and after the use of reserves.

Executive Summary Capital Position

26. The approved capital programme budget for 2010/11 was a net £10,436k, made up of Expenditure £31,849k and Income £21,413k. Actual expenditure was £18,161k and actual income was £10,840k leaving a net spend of £7,321k. A breakdown by operational group is shown in Table B below.
27. An analysis of the schemes within the programme showed
 - Of the completed projects, an over spend of £2,260k was recorded. Three legacy schemes (Sandringham Drive, Bedford Square, Community Enterprises) explain £2,073k of the variance as income was received in 2009/10 or not at all. Further details are provided in paragraph 12.
 - Of works in progress, expenditure of £12,166k and income of £6,789k are estimated as required slippage. The net slippage to 2011/12 is £5,377k.
28. A key factor that led to the variance in 2010/11 was the delay in spend as a comprehensive revision of the capital programme was submitted to Executive in November 2010.

29. Table B

Division	Annual Budget	Net Spend	Variance	Over / (Under) Spend	Proposed Slippage 2011/12
Director of Sustainable Communities	0	0	0	0	0
Economic Growth, Skills & Regeneration	(1,194)	14	1,208	1,296	88
Highways & Transportation	4,938	4,293	(645)	381	1,026
Planning	3,499	2,209	(1,290)	793	2,083
Comm Safety Public Prot Waste & Leisure	3,193	805	(2,388)	(210)	2,178
Directorate Total	10,436	7,321	(3,115)	2,260	5,375

30. A selective list of schemes showing the larger variances and slippages is shown below:

Scheme	Over / (Under) Spend	Slippage 2011/12
Sandringham Drive Housing Development	£900k	£0k
Bedford Square Renaissance Houghton Regis	£733k	£0k
Community Enterprises Regeneration schemes	£440k	£0k
Fleet Replacement Programme	(£435)k	£435k
Strategic Infrastructure Luton Northern Bypass	(£452)k	£452k
Leighton Buzzard Western Bypass Residual Costs	(£535)k	£535k
Waste Infrastructure Grant	(£607)k	£607k
Outdoor Access and Greenspace schemes	(£734)k	£734k
Affordable Housing Schemes	(£1,038)k	£1,038k
Creasey Park Community Football Centre	(£1,103)k	£1,103k
Development Proposals Flitwick Town Centre	(£3,411)k	£3,411k
Total major movements	(£6,242)k	£8,315k

31. The year end has allowed tidying up of legacy schemes, some of which are covered in the notes below

- Sandringham Drive is a legacy South Bedfordshire District Council scheme where funds from East of England Regional Assembly were passported to Aldwyck Housing Association. The scheme should not have been slipped into the 2010/11 programme as the £900k income was received in 2009/10.
- Bedford Square, Houghton Regis Renaissance is a legacy scheme that expected to receive income from the sale of the old Fire Station site at Brewers Hill Road Dunstable. This sale has been deferred.
- Fleet replacement was deferred pending review of the overall programme.
- Waste Infrastructure received an additional grant of £172k from Defra in 2010/11 adding to funds available for improvement projects in 2010/11. Expenditure has been paused pending the BEaR Project determining the best way forward for a solution for organic waste.
- Affordable Housing had two developments completed this year with one development (Old Warden) slipping into next year. The variance is due to CBC successfully bidding for Homes & Community Agency funds which frees up internal resources for reallocation into the whole capital programme.
- Creasey Park Community Football Centre is five weeks behind schedule with retention payments falling into 2011/12.
- Development Proposals Flitwick Town Centre involved the purchase of land. Contracts have been exchanged and the final completion requiring payment of about £3.2m is expected in June 2011.

32. All other schemes listed above are works in progress requiring balances to be carried over into 2011/12

Revenue Virements

33. Sustainable Communities received budgets during the year from:

- Adult Social Care for domestic abuse services £23k
- Policy & Planning for climate change £57k
- Business Transformation for Dial-A-Ride transport £70k
- Properties Department for open space work £13k
- Schools sustainable travel Area Based Grant £17k

34.. Sustainable Communities transferred budgets during the year to:

- Children's Services for youth participation £78k

Key Cost Drivers

35.4 Key Cost Drivers are captured in the table below. The directorate sent less waste to landfill than the targeted limit. Vacancy levels have been well over the budgeted level for the year taking some financial pressure off other expenditure lines. The planning and development fee income target was not achieved given the downturn in the economy.

Cost Driver	Target	Current Performance	Previously Reported Performance	Comment
Tonnes of refuse sent to landfill.	52,541 tonnes	Apr10–Mar11 49,133 tonnes (estimated)	Apr09–Mar10 48,281 tonnes	A key indicator within Waste as it is influenced by waste minimisation and diversion initiatives. Any waste sent to landfill incurs £48/ tonne landfill tax charge on top of disposal costs. Landfill tax set to rise by an additional £8 per tonne cumulatively over the next 2 years
Directorate achievement of employee costs budgets.	5% vacancy target (FTE)	Apr10-Jan11 ~10% of Budgeted 625 FTEs	Apr09-Jan10 6.6%	Payroll costs make up 35% of the Directorate's budget therefore achievement of vacancy targets is a good indicator of likely outturn.
Planning and Development fees.	£5.7m	Apr10-Mar11 £4.58m	Apr09-Mar10 £5.32m	The current economic climate makes close monitoring of these volatile budgets essential.

Achieving Efficiencies

36. The Directorate was successful in achieving its efficiency savings target for the year one month early. The savings achieved of £3,202k was £34k more than target.

Table C – Efficiencies Summary

Service Area	Full Year		
	Budget £m	Forecast £m	Variance £m
Sustainable Communities			
Efficiencies			
Community Safety, PPWL	0.787	0.787	
Highways and Transport	0.403	0.453	0.050
Economic Growth & Regeneration	0.541	0.541	
Service Development	0.611	0.611	
Planning	0.826	0.810	(0.016)
TOTAL	3.168	3.202	0.034

Local Government In Year Grant Reductions

37. Communities & Local Government reduced revenue and capital grants in 2010/11. The grant reductions that affected Sustainable Communities are listed in Table D below.

Table D

Description	Grant Reduction	Savings Status	Notes
REVENUE			
Housing Planning Delivery Grant (HPDG)	£1,400,000	Achieved	The effect for 2010/11 will be minimised through use of ear marked reserve of previous year payments. The reduction will be addressed permanently as part of the 2011/12 budget.
Road Safety Grant	£204,000	Achieved	Casulty Reduction Partnership has reviewed operations.
Home Office community safety grant ABG	£24,543	Achieved	Community Safety Partnership projects reduced.
Free Swimming grant for under 16 yo and over 60 yo	£148,000	Achieved	Service has been withdrawn.
CAPITAL			
Road Safety Grant	£170,000	Achieved	Casulty Reduction Partnership has reviewed operations.
Integrated Transport Block Highways	£670,000	Achieved	Schemes removed from the capital programme.
Total	£2,616,543		

Reserves position

38. Appendix D sets out the reserve balances with the proposed movements as:

- Release of earmarked reserves to the directorate £606k,
- Increase of earmarked reserve for 2011/12 £837k
- Use of corporate redundancy reserves £530k, and
- Transfer to General Fund £2,221k made up of £1,500k top up of redundancy reserve and £721k to balance budgets corporately

Debt management

39. The level of debt reduced this quarter by £2,246k from £4,852k to £2,606k. The age of debt has also improved with 91.4% being under 3 months old compared to the last quarter where 84.0% was under 3 months.
40. The top three debtors made up £1.6m of the £2.6m outstanding, with two of the three being s106 debt. The other debtor is a Local Authority with whom CBC has shared services and GAF funding arrangements. 26 debtors owed more than £10,000 with 12 of these debts being for s106 or s278 agreements.
41. There were no debt write offs requested during the year and no provision for doubtful debts raised during the year end. The risk profile of the debt remains within tolerance limits.

Table E – Debt Outstanding

Debt profile	>£100K	>=£50K	>=£10K	>=£1K	<£1K	Total	Age Ratio
No of debtors	3	4	19	51	101	178	
Current	£1203	£31	£194	£25	£3	£1456	55.9%
1 month	£12	£67	£146	£75	£9	£309	11.9%
2 months	£28	£91	£55	£17	£5	£196	7.5%
3 months	£353	£15	£30	£21	£3	£422	16.2%
3-12 months	£0	£72	£75	£25	£11	£184	7.1%
> 12 months	£0	£15	£0	£25	-£1	£39	1.5%
Total Debt	£1596	£292	£499	£189	£30	£2606	100.0%

Appendices:

Appendix A1 – Net Revenue Position Full Analysis

Appendix A2 – Movement between quarterly forecast variance

Appendix B – Capital Scheme Monitoring: [refer separate worksheet](#)

Appendix C – Efficiencies

Appendix D – Earmarked Reserves

Appendix E – Debt Analysis

Background Papers: None

Location of papers: Technology House, Bedford

APPENDIX A1 – NET REVENUE POSITION BY SERVICE MARCH 2011

Service Groups	Approved Budget	Provision Outturn Spend for Year	Full Year Variance	Proposed use of Earmarked reserves/ Planned transfer to General Fund	Outturn Variance after transfers to/from reserves.
Net Expenditure	£000	£000	£000	£000	£000
Director of Sustainable Commu n	1,391	1,269	(122)	0	(122)
Director of Sustainable Communities	409	217	(192)	0	(192)
Service Development	549	557	8	0	8
BEaR Project	433	494	61	0	61
Economic Growth,Skills & Regen	5,143	4,861	(282)	(337)	(619)
AD Econ Growth,Skills & Regen	728	786	58	(37)	21
Business Investment & Marketing	550	471	(79)	(6)	(85)
Economic Dev & Physical Regen	321	50	(271)	(291)	(562)
Community Regeneration & Adult Skills	484	385	(99)	(47)	(146)
Adult Skills	(63)	154	217	0	217
Libraries	3,123	3,013	(110)	45	(65)
Highways Transportation	11,895	11,500	(395)	125	(270)
AD Highways & Transportation	131	172	41	0	41
Highways Contracts	6,344	6,241	(103)	0	(103)
Traffic Management	486	77	(409)	125	(284)
Passenger Transport Services	4,934	5,010	76	0	76
Planning	6,738	7,261	523	(808)	(285)
AD Planning	(112)	129	241	(167)	74
Dev Plan & Strategic Housing	1,901	1,671	(230)	(208)	(439)
Development Management	1,299	1,764	465	(210)	255
Transport Strategy & Countryside	2,749	2,893	144	(187)	(43)
Building Control & Albion Arch	901	804	(97)	(36)	(133)
Comm Safety P'Prot Wast Leisure	22,143	22,072	(71)	(460)	(531)
CSPPWL Management	159	142	(17)	(3)	(20)
Emergency Planning	294	268	(26)	0	(26)
Public Protection	1,509	1,740	231	(63)	168
Community Safety	1,053	917	(136)	(9)	(145)
Waste Strategy	17,457	17,509	52	(46)	6
Leisure Services	1,672	1,496	(176)	(339)	(515)
Total	47,310	46,963	(347)	(1,480)	(1,828)

Appendix A2 – Movement between quarterly forecast variance

Movement in Forecast	December Forecast Variance	Provisional Outturn Variance	Movement in Forecast
<i>Net Expenditure</i>	£000	£000	£000
Sustainable Communities			
Director of Sustainable Communities	(46)	(122)	(76)
Economic Growth, Skills & Regeneration	(25)	(619)	(594)
Highways & Transportation	(311)	(270)	41
Planning	(19)	(285)	(266)
Community Safety Public Protection Waste Leisure	(90)	(531)	(441)
Total Sustainable Communities	(491)	(1,827)	(1,336)

APPENDIX C – EFFICIENCIES 2010/11 MARCH 2011

This page has been left intentionally blank as compensatory savings was not required for the Directorate to cover forecast over spends.

APPENDIX D – RESERVES BALANCE & USAGE MARCH 2011

Description	Closing Blance 2009/10 £000	New for 2010/11 £000	Proposed use 2010/11 £000	Proposed transfers to GF £000	Closing balance £000
Local Development Framework - fund for public inquiries	200			-100	100
Conservation Fund for Fairfield Hospital	34				34
Housing Planning Delivery Grant	750		-350		400
Development planning partners contributions	69			-69	0
Luton & South Bedfordshire Joint Growth Committee#	0	460	0		460
Minerals & Waste partnership funds	0	104			104
Transport policy - fund for surveys and inquiries	50		-50		0
Grant Aid Fund	219		-55	-164	0
Adoption of open space	449				449
Cemeteries Fund	97			-97	0
Leisure centre sinking fund for investment in facility	147	55	-78		124
Community safety partnership fund	41	48			89
Bedford & Luton Resilience Forum	65				65
Business growth grants	96				96
GAF Project Delivery Reserve	82				82
Dunstable Masterplan Implementation Reserve*	1,791			-1,791	0
NIRAH Project Shared Reserve	108		-37		71
Library services review	0	45			45
External Funded Regeneration Reserve	492				492
Euro Co-financing	36		-36		0
Parking Service Improvements.	0	125			125
Total Earmarked Reserves	4,726	837	-606	-2,221	2,736

(#) Luton & South Bedfordshire Joint Growth Committee is a reclassification of balances and does not impact the Income & Expenditure Account.

(*) The £1.5m release from the Dunstable Masterplan has been reclassified as a General Reserve and does not impact the Income & Expenditure Account.

APPENDIX E - AGED DEBT REPORT MARCH 2011

Debt greater than £10,000

Debtor (£'000)	Total Debt	Due Current Month	1-30 days	31-60 days	61-90 days	91-365 days	Over 12 months
Debtor 1	£716	£676	£12	£28	£0	£0	£0
Debtor 2	£526	£526	£0	£0	£0	£0	£0
Debtor 3	£353	£0	£0	£0	£353	£0	£0
Debtor 4	£83	£0	£0	£83	£0	£0	£0
Debtor 5	£78	£5	£14	£8	£15	£26	£11
Debtor 6	£70	£0	£53	£0	£0	£12	£5
Debtor 7	£61	£26	£0	£0	£0	£34	£0
Debtor 8	£49	£0	£49	£0	£0	£0	£0
Debtor 9	£48	£0	£40	£7	£1	£0	£0
Debtor 10	£48	£0	£0	£48	£0	£0	£0
Debtor 11	£46	£46	£0	£0	£0	£0	£0
Debtor 12	£39	£0	£0	£0	£0	£39	£0
Debtor 13	£37	£13	£25	£0	£0	£-1	£0
Debtor 14	£30	£29	£1	£0	£0	£0	£0
Debtor 15	£26	£26	£0	£0	£0	£0	£0
Debtor 16	£26	£0	£0	£0	£0	£26	£0
Debtor 17	£20	£20	£0	£0	£0	£0	£0
Debtor 18	£18	£0	£18	£0	£0	£0	£0
Debtor 19	£16	£16	£0	£0	£0	£0	£0
Debtor 20	£15	£15	£0	£0	£0	£0	£0
Debtor 21	£15	£15	£0	£0	£0	£0	£0
Debtor 22	£14	£0	£0	£0	£14	£0	£0
Debtor 23	£14	£0	£0	£0	£14	£0	£0
Debtor 24	£14	£14	£0	£0	£0	£0	£0
Debtor 25	£14	£0	£14	£0	£0	£0	£0
Debtor 26	£10	£0	£0	£0	£0	£10	£0
Debt > £10,000	£2387	£1428	£225	£174	£398	£147	£15