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**Meeting:** Sustainable Communities Overview & Scrutiny Committee  
**Date:** 13 December 2011  
**Subject:** Revenue Report for the Quarter ended 30<sup>th</sup> September 2011  
**Report of Executive Member(s):** Cllr Ken Matthews – Sustainable Communities Planning & Strategy  
Cllr Brian Spurr – Sustainable Communities Services  
**Summary:** The second quarter revenue report is provided below.

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**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:**

None

### **Risk Management:**

All of services have been risk rated, and actions agreed with managers to work within budget tolerances.

### **Staffing (including Trades Unions):**

A number of minor staffing changes are being implemented in line with resourcing proposals approved in the 2011/12 and 2012/13 budgets.

### **Equalities/Human Rights:**

None

### **Community Safety:**

None

### **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 forecast annual outturn of £50,881k,
- (b)** The proposed release of earmarked reserves of £505k, and
- (c)** The forecast under spend of £802k after the use of reserves.

## **Introduction**

1. Sustainable Communities manages an expenditure budget of £63,050k and income budget of £11,838k. The directorate secures circa £2,400k in grant income each year, and generates circa £9,438k in fees and charges. Sixty percent of the Directorate's costs are tied to service contracts with third parties. About 36% of costs are related to staffing, with the balance associated with premises and transportation.

## **Executive Summary Revenue**

2. Sustainable Communities' overall financial position is forecast at £802k under budget after the use of earmarked reserves £261k to meet grant funded projects and corporate redundancy reserve £244k for payments to date.

The Directorate is on track to meet its annual savings target of £4,060k. At the end of September the savings delivered totalled £2,761k which was £379k ahead of profile.

Controllable costs, especially in the staffing area, continue to be dampened down. Staff posts held vacant pending the completion of restructures, and staff opting out of superannuation schemes has resulted in a forecast saving of £1,231k. A £130k saving has been forecast across the four budget heads of Premises, Transport, Supplies & Services and Third party Payments.

Third Party Payments include charges for outsourced services such as waste collection, recycling and disposal. Waste Services has included contract price uplifts in the range of 5.0% to 5.5% compared to the budgetary assumption of 2.0% in its forecast. The annual position for waste has moved by over £470k to an over spend as the base budget had not factored inflation at this level.

On the income side the directorate has benefited from a one-off grant of £232k under the safer communities theme. The grant has been partly committed to the Integrated Offender Management Scheme over two years.

Fee income was budgeted at £9,437k and at the end of September the forecast was set at £8,645k which is a shortfall of £792k. The picture is mixed across the directorate with:

- one service, Development Management, increasing its forecast income by £100k; and
- three services reducing its forecast income by over £100k – Adult Skills

£171k, Albion Archaeology £130k and Building Control £120k.

The above points illustrate the influence that external market conditions have on the Directorate. Some services are also susceptible to cost variations arising from adverse weather conditions. For example, green waste and grounds maintenance services are affected by summery conditions. Road gritting and snow clearance activities are costly and the expense is carried by the Council outside of the contracted winter period. The risks associated with budget performance continue to be monitored closely so that the Directorate positions itself to meet its forecast result.

3. Table A below shows the full year forecast variance by budget group. The financial performance of each group is described in the following paragraphs. Appendices A1 to A3 provide further tables showing estimates, movements and risk ratings by services.

4. **Table A – Directorate Overall Position**

Division	Approved Budget	Forecast outturn for year	Forecast variance for year (-under) / over spend	Forecast variance after use of earmarked reserves (-under) / over spend
	£'000	£'000	£'000	£'000
Director of Sustainable Communities	921	866	-55	-55
Economic Growth Skills & Regeneration	6,498	6,660	162	-84
Highways & Transportation	13,667	13,475	-192	-253
Planning	7,032	6,664	-369	-508
Community Safety Public Protection Waste & Leisure	23,060	23,216	157	97
<b>Total DIRECTORATE Spend</b>	<b>51,178</b>	<b>50,881</b>	<b>-297</b>	<b>-802</b>

5. **Director of Sustainable Communities**

The Director's Group includes the Service Development Team which provides service planning, business analysis, project management and technology support across the Directorate.

Of the annual budget of £921k, 95% relate to staffing costs with the rest of the budgeted spend in supplies and services. All of the Directorate's procurement cross-cutting savings of £43k has been allocated to this Group and is forecast to be achieved. A government grant of £100k was received in 2010/11 for the study of career grade frameworks for planners. This study is expected to be completed this year with £16k of the grant remaining to be spent.

Forecast net spend of £866k is £55k under budget. There is low risk of this not being achieved, however, the year end position will depend on the one-off costs if any to complete a number of team restructures across the Directorate.

## 6. **Economic Growth Skills & Regeneration**

EGSR Division operates a gross expenditure budget of £8,727k of which 41% is funded by grant and fee income. September's forecast under spend of £84k is 1.3% of the net expenditure budget. The Division has been successful in securing grants for regeneration and training initiatives.

Business Investment and Marketing Service forecasts an on budget position. Leighton Buzzard Theatre revenues of £71k were 40% below expectations, however, costs were kept down so that the unit remained on budget. Business support activities continue to focus on stimulating the local economy, and the unit remains on track to balance its budget.

Economic Development and Physical Regeneration Service has forecast a balanced budget after the application of Growth Area Funds (GAF3) earmarked reserves £82k. The GAF3 funds were secured to deliver town centre master planning projects in Biggleswade, Cranfield, Dunstable and Flitwick.

Community Regeneration Service has forecast an under spend of £80k primarily through the transition of the ending of the Community Involvement service and the need to adjust the reported budget in line with the planned savings. The other major area within this service covers libraries which are undertaking a major service review involving public consultation. Grants secured through the European Union (European Social Fund) continue to be applied to improve employment prospects for local residents.

## 7. **Highways & Transportation**

H&T Division's expenditure budget is £16,158k and income budget is £2,502k. The Division has forecast an under spend of £253k, most of which is attributed to staff vacancies and superannuation participation levels.

Highways Contracts is allocated an expenditure budget of £7,434k which is part offset by income of £865k. The service has forecast a £52k under spend following a comprehensive review of its budget in August. The service faces risks from inflationary pressures on electricity prices and cost exposures associated with severe weather especially gritting and snow clearance.

Traffic Management has forecast an under spend of £66k against its £1,045k net budget. Members approved parking fee increase of £230k and the service is working to achieve this. A parking and enforcement approach was issued for public consultation in August. The consultation will ascertain the public's view on congestion and traffic management.

Passenger Transport has forecast an under spend of £122k from staff vacancies and superannuation. The service faces risks over fuel price inflation, and replacement cost of fleet vehicles. As lead for the passenger transport review, the service needs to oversee delivery of £1,350k savings for the Authority. A plan has been developed with service users to realise the savings.

## 8. **Planning**

Planning Division's gross expenditure budget is £12,252k and income budget is £5,321k. A fraction of income 3.1% is received in the form of grant with the rest being generated from fees or contributions from partners and developers. Forecast under spend is £508k after the application of funds set aside to cover public

inquiries, joint planning and a s106 conservation project.

The Development Planning & Strategic Housing service has forecast an under spend of £339k. This forecast is based on estimated savings from: staffing £152k, rent £36k, third party costs £51k, and the release of £100k earmarked reserve to offset costs for public inquiries.

Development Management forecast to be £72k below budget. Receipts between April and September included large one-off sums including housing applications for Leighton Linlade. Although these higher receipts have had a positive impact on the budget, there is low risk of fluctuations given the levels of staff, business process and pricing structure changes implemented during 2011/12.

Transport Strategy & Countryside forecast to be on budget. Work on Local Transport Plan 3 (LTP3) continues and the cost of public inquiries has been base budgeted. Major changes in the cost of LTP3 represent a risk to the Authority as specific grants do not cover all of the planning expenses.

Building Control & Albion Archaeology has forecast an under spent of £74k, comprising £69k in Building Control and £5k in Albion Archaeology. Although the Building Control trading unit has forecast a reduction in income of £120k, it is expected to cover all of its operating costs including a share of overheads.

#### 9. **Community Safety Public Protection Waste & Leisure**

CSPPWL Division manages an expenditure budget of £24,742k and an income budget of £1,747k. The Division aims to deliver annual savings of £1,304k under the 2011/12 approved plan. The annual forecast is for an over spend of £97k after the nearly full absorption of waste services contract price uplifts.

Emergency Planning and Public Protection forecast an under spend of £94k. A major team restructure was completed in November 2010 which delivered most of the savings. The service is continuing with implementation of the Integrated Environmental Management System which will further improve business processes after October 2011.

Community Safety which includes the CCTV Unit has forecast an under spend of £211k. The service is on target to achieve savings in the staffing area. It has received additional income from partners including the Home Office to deliver the Safer Communities agenda.

Waste Service controls 79% of the divisional budget at £18,251k, most of which are under contracts for services. The service has estimated contract price inflation in the range of 5.0% to 5.5%, compared to the budget assumption of 2.0%. The difference has generated cost pressures of £441k. Income has been forecast at £42k under budget, offset by staff savings of £72k. This service is on target to achieve the £370k efficiency savings for 2011/12.

Leisure Service has forecast an under spent of £23k. A staff restructure was completed over the summer and will contribute to meeting efficiency targets in 2011/12 and 2012/13. The community football development centre at Creasey Park is expected to open shortly providing important additional leisure facilities in the Dunstable area.

#### **Revenue Virements**

- 10 Sustainable Communities received a virement during the first quarter from the General Fund to reinstate the Book Fund by £234k. This allows CBC to continue to contribute to its share of the book stock within the region. There have been minor adjustments since then.

## Achieving Efficiencies

- 11 Sustainable Communities has been set a savings target of £4,060k. There are 42 savings initiatives being implemented across the Directorate: 36 are new initiatives, 6 are continuing from last year, and 2 are cross-cutting. The directorate achieved savings of £2,761k by September, which is £379k ahead of profile. The forecast is to meet the target fully as shown in Appendix B.

## Reserves position

- 12 The directorate proposes to use £261k of earmarked reserves to fund grant-related projects. With the implementation of the Council-wide restructuring programme, the directorate has drawn down £244k against the corporate reserve. Also £630k has been transferred to corporate contingency to help meet the Council's aim of a £10m buffer fund. A breakdown is provided in Appendix C.

## Debt management

- 13 The total debt in September was £2,448k a decrease of £4658k compared to June quarter. Sections 38, 106 and 278 legal agreements account for £1,711k or 69% of debt. Seventy seven percent of debt is less than three months old.
- 14 **Table B – Debt Outstanding**

Debt profile	>£100K	>=£50K	>=£10K	>=£1K	<£1K	Total	Age Ratio
No of debtors	8	7	15	32	104	<b>166</b>	
Current	£122	£181	£27	£33	£6	<b>£370</b>	15.1%
1 month	£268	£241	£84	£17	£11	<b>£621</b>	25.4%
2 months	£806	£4	£21	£11	£6	<b>£847</b>	34.6%
3 months	£0	£14	£31	£1	£2	<b>£48</b>	2.0%
3-12 months	£162	£124	£146	£41	£4	<b>£478</b>	19.5%
> 12 months	£0	£18	£43	£19	£4	<b>£84</b>	3.4%
<b>Total Debt</b>	<b>£1357</b>	<b>£583</b>	<b>£353</b>	<b>£121</b>	<b>£33</b>	<b>£2448</b>	<b>100.0%</b>

**Appendices:**

Appendix A1 – Revenue Summary Position by Division

Appendix A2 – Revenue Summary Position by Service

Appendix A3 – Movement in forecast variance

Appendix B – Efficiencies

Appendix C – Earmarked Reserves

Appendix D – Debt Analysis

**Background Papers:** None

**Location of papers:** Technology House, Bedford

APPENDIX A1 – NET REVENUE POSITION BY DIVISION SEPTEMBER 2011

Division	Year to date				Full Year			
	Budget	Actual	Use of reserves	Variance	Approved Budget	Forecast Outturn	Proposed use of reserves	Forecast Variance after use of reserves
	£000	£000	£000	£000	£000	£000	£000	£000
Director of Sustainable Communities	442	357	0	-86	921	866	0	-55
Economic Growth Skills & Regeneration	3,249	3,144	-118	-224	6,498	6,660	-245	-84
Highways & Transportation	6,833	6,428	-61	-466	13,667	13,475	-61	-253
Planning	3,516	2,545	-5	-977	7,032	6,664	-139	-508
Community Safety Public Protection Waste & Leisure	11,530	11,236	-59	-353	23,060	23,216	-59	97
<b>Total DIRECTORATE Spend</b>	<b>25,571</b>	<b>23,710</b>	<b>-244</b>	<b>-2,105</b>	<b>51,178</b>	<b>50,881</b>	<b>-505</b>	<b>-802</b>



## APPENDIX A2 – NET REVENUE POSITION BY SERVICE SEPTEMBER 2011

Service	Cumulative to Date				Full Year						RAG	Risk (L/M/H)	Activity level Medium/High risk budgets (COMMENTARY)
	Budget	Actual	Use of reserves	Variance	Approved Budget	Forecast Outturn	Forecast Variance	Proposed use of reserves	Forecast Variance after use of reserves	Forecast % of Budget			
	£000	£000	£000	£000	£000	£000	£000	£000	£000				
<b>Director of Sustainable Communities</b>													
Director of Sustainable Communities	158	109	0	-49	352	297	-55		-55	-15%	amber	L	Uncommitted directorate-wide costs not forecast yet.
Service Development	285	248	0	-37	569	569	0		0	0%	green	L	
<b>Sub Total</b>	<b>442</b>	<b>357</b>	<b>0</b>	<b>-86</b>	<b>921</b>	<b>866</b>	<b>-55</b>	<b>0</b>	<b>-55</b>	<b>-6%</b>	<b>green</b>	<b>L</b>	
<b>Economic Growth, Skills &amp; Regeneration</b>													
AD Econ Growth,Skills & Regen	415	419	0	4	830	830	0		0	0%	green	L	
Business Investment & Marketing	216	182	0	-34	432	428	-3		-3	-1%	green	M	
Economic Dev & Physical Regen	81	128	0	47	162	244	82	-82	0	0%	green	L	
Community Regeneration	213	244	-37	-6	427	471	44	-37	7	2%	amber	L	European grant inflation applied in error.
Adult Skills	799	665	-58	-191	1,598	1,553	-45	-58	-102	-6%	green	L	
Libraries	1,525	1,505	-24	-44	3,050	3,134	83	-69	15	0%	green	L	
<b>Sub Total</b>	<b>3,249</b>	<b>3,144</b>	<b>-118</b>	<b>-224</b>	<b>6,498</b>	<b>6,660</b>	<b>162</b>	<b>-245</b>	<b>-84</b>	<b>-1%</b>	<b>green</b>	<b>L</b>	
<b>Highways &amp; Transportation</b>													
AD Highways & Transportation	102	91	0	-11	204	192	-12		-12	-6%	green	L	
Highways Contracts	3,285	3,343	0	58	6,569	6,517	-52		-52	-1%	green	H	
Traffic Management	522	371	-61	-212	1,045	1,040	-5	-61	-66	-6%	green	M	
Passenger Transport Services	2,925	2,624	0	-301	5,849	5,727	-122		-122	-2%	green	M	
<b>Sub Total</b>	<b>6,833</b>	<b>6,428</b>	<b>-61</b>	<b>-466</b>	<b>13,667</b>	<b>13,475</b>	<b>-192</b>	<b>-61</b>	<b>-253</b>	<b>-2%</b>	<b>green</b>	<b>M</b>	

Service	Cumulative to Date				Year						RAG	Risk (L/M/H)	Activity level Medium/High risk budgets (COMMENTARY)
	Budget	Actual	Use of reserves	Variance	Approved Budget	Forecast Outturn	Forecast Variance	Proposed use of reserves	Forecast Variance after use of reserves	Forecast % of Budget			
	£000	£000	£000	£000	£000	£000	£000	£000	£000				
<b>Planning</b>													
AD Planning	151	70	0	-81	302	281	-21		-21	-7%	green	L	
Dev Plan & Strategic Housing	1,111	866	0	-245	2,223	1,984	-239	-100	-339	-15%	amber	M	Cessation of Joint Committee has moved planning costs into future years.
Development Management	516	58	0	-459	1,033	995	-38	-34	-72	-7%	green	M	
Transport Strategy & Countryside	1,335	1,184	-5	-156	2,670	2,673	3	-5	-2	0%	green	L	
Building Control & Albion Arch	402	367	0	-35	805	731	-74		-74	-9%	green	M	
<b>Sub Total</b>	<b>3,516</b>	<b>2,545</b>	<b>-5</b>	<b>-977</b>	<b>7,032</b>	<b>6,664</b>	<b>-369</b>	<b>-139</b>	<b>-508</b>	<b>-7%</b>	<b>green</b>	<b>M</b>	
<b>Community Safety Public Protection Waste &amp; Leisure</b>													
CSPPWL Management	99	70	0	-29	197	142	-55		-55	-28%	amber	L	Career grade framework for division estimated at £55k.
Emergency Planning	144	95	0	-49	287	217	-70		-70	-24%	amber	L	Posts held vacant following improvements in partnership workings.
Public Protection	790	833	-18	25	1,580	1,574	-6	-18	-24	-2%	green	L	
Community Safety	719	605	-7	-121	1,438	1,233	-204	-7	-211	-15%	amber	L	Safer Communities fund of £133k received
Waste Service	9,125	9,226	-13	87	18,251	18,745	494	-13	481	3%	amber	L	Contract price inflation estimates at 5.0% to 5.5% compared to budget assumption of 2%.
Leisure Services	653	408	-21	-266	1,307	1,305	-2	-21	-23	-2%	green	M	
<b>Sub Total</b>	<b>11,530</b>	<b>11,236</b>	<b>-59</b>	<b>-353</b>	<b>23,060</b>	<b>23,216</b>	<b>157</b>	<b>-59</b>	<b>97</b>	<b>0%</b>	<b>green</b>	<b>L</b>	
<b>Total DIRECTORATE Spend</b>	<b>25,571</b>	<b>23,710</b>	<b>-244</b>	<b>-2,105</b>	<b>51,178</b>	<b>50,881</b>	<b>-297</b>	<b>-505</b>	<b>-802</b>	<b>-2%</b>	<b>green</b>	<b>L</b>	

Appendix A3 – Movement in forecast variance

<b>Division</b>	<b>Full Year Forecast Variance September</b>	<b>Full Year Forecast Variance June</b>	<b>Change in Variance</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>
Director of Sustainable Communities	-55	-19	-36
Economic Growth Skills & Regeneration	-84	-278	194
Highways & Transportation	-253	-121	-132
Planning	-508	-258	-250
Community Safety Public Protection Waste & Leisure	97	108	-11
<b>Total DIRECTORATE Spend</b>	<b>-802</b>	<b>-567</b>	<b>-235</b>

APPENDIX B – EFFICIENCIES SEPTEMBER 2011

Service Area	Year to date			Full Year		
	Budget £m	Actual £m	Variance	Budget £m	Forecast £m	Variance £m
<b>EFFICIENCIES</b>						
CSPPWL	0.791	0.996	<b>.2050</b>	1.304	1.304	<b>0.000</b>
Highways & Transport	0.000	0.175	<b>.1750</b>	0.175	0.175	<b>0.000</b>
Planning	0.827	0.827	<b>.0000</b>	1.087	1.087	<b>0.000</b>
Directorate	0.111	0.111	<b>.0000</b>	0.111	0.111	<b>0.000</b>
Economic Growth Skills & Regen	0.478	0.478	<b>.0000</b>	0.758	0.758	<b>0.000</b>
<b>SUB TOTAL</b>	<b>2.207</b>	<b>2.587</b>	<b>0.380</b>	<b>3.435</b>	<b>3.435</b>	<b>0.000</b>
<b>CROSS CUTTING EFFICIENCIES</b>						
CC6 Passenger Transport Reviews	0.000	0.000	<b>.0000</b>	0.276	0.276	<b>0.000</b>
RIO SC agreed figures	0.153	0.152	<b>(0.001)</b>	0.306	0.306	<b>0.000</b>
Procurement Cross Cutting	0.022	0.022	<b>.0008</b>	0.043	0.043	<b>0.000</b>
<b>SUB TOTAL</b>	<b>0.174</b>	<b>0.174</b>	<b>0.000</b>	<b>0.625</b>	<b>0.625</b>	<b>0.000</b>
<b>SERVICE REDUCTIONS AND RECONFIGURATIONS</b>						
			<b>.0000</b>			<b>0.000</b>
			<b>.0000</b>			<b>0.000</b>
			<b>.0000</b>			<b>0.000</b>
<b>SUB TOTAL</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>TOTAL</b>	<b>2.381</b>	<b>2.761</b>	<b>.3798</b>	<b>4.060</b>	<b>4.060</b>	<b>0.000</b>

## APPENDIX C – RESERVES BALANCE & USAGE SEPTEMBER 2011

Description	Opening Balance 2011/12	Increase in reserves	Spend against reserves	Release of reserves	Proposed Closing Balance 2011/12
<b>SUSTAINABLE COMMUNITIES RESERVES</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>
Adaptation of open space	449				449
Bedford & Luton Resilience Forum	65				65
Business growth grants	96				96
Community Safety partnership fund	89				89
Conservation Fund for Fairfield Hospital	34		-34		0
External Funded Regeneration reserve	492				492
GAF -Project Delivery reserve	82		-82		0
Housing Planning Delivery Grant	400			-400	0
Leisure Centre Sinking Fund	124				124
Library services review	45		-45		0
Local Development Framework	100		-100		0
Luton and South Bedfordshire Joint Growth Committee*	460			-230	230
Minerals and Waste partnership funds	104				104
NIRAH	71				71
Transport Sinking Fund	125				125
<b>Total SC earmarked reserves</b>	<b>2,736</b>	<b>0</b>	<b>-261</b>	<b>-630</b>	<b>1,845</b>
<b>CORPORATE REDUNDANCY RESERVE</b>					
Economic Growth Skills & Regeneration			-118		-118
Highways & Transportation			-61		-61
Planning			-5		-5
Community Safety Public Protection Waste & Leisure			-59		-59
<b>Total Corporate Redundancy Reserve</b>	<b>0</b>	<b>0</b>	<b>-244</b>	<b>0</b>	<b>-244</b>

(\*) CBC only entitled to 50% share of Joint Growth Committee fund.

## APPENDIX D - AGED DEBT REPORT SEPTEMBER 2011

### Selective debts 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	£422	£0	£0	£422	£0	£0	£0
Debtor 2	£253	£0	£0	£253	£0	£0	£0
Debtor 3	£192	£0	£191	£0	£0	£0	£0
Debtor 4	£153	£122	£0	£0	£0	£31	£0
Debtor 5	£131	£0	£0	£0	£0	£131	£0
Debtor 6	£105	£0	£0	£105	£0	£0	£0
Debtor 7	£102	£0	£76	£26	£0	£0	£0
Debtor 8	£95	£0	£0	£0	£0	£95	£0
Debtor 9	£93	£15	£78	£0	£0	£0	£0
Debtor 10	£88	£88	£0	£0	£0	£0	£0
Debtor 11	£87	£0	£87	£0	£0	£0	£0
Debtor 12	£78	£9	£3	£4	£14	£29	£18
Debtor 13	£74	£0	£74	£0	£0	£0	£0
Debtor 14	£69	£69	£0	£0	£0	£0	£0
Debtor 15	£42	£15	£23	£0	£0	£4	-£1
Debtor 16	£40	£0	£0	£0	£0	£40	£0
Debtor 17	£39	£0	£0	£0	£0	£0	£39
Debtor 18	£36	£0	£0	£0	£0	£36	£0
Debtor 19	£28	£0	£0	£0	£0	£28	£0
Debtor 20	£26	£0	£26	£0	£0	£0	£0
Debtor 21	£22	£0	£0	£0	£0	£22	£0
Debtor 22	£21	£0	£0	£21	£0	£0	£0
Debtor 23	£18	£0	£0	£0	£18	£0	£0
Debtor 24	£17	£0	£13	£0	£0	£0	£5
Debtor 25	£16	£0	£0	£0	£0	£16	£0
Debtor 26	£13	£0	£0	£0	£13	£0	£0
Debtor 27	£12	£0	£12	£0	£0	£0	£0
Debtor 28	£12	£12	£0	£0	£0	£0	£0
Debtor 29	£11	£0	£11	£0	£0	£0	£0
<b>Debt &gt; £10,000</b>	<b>£2294</b>	<b>£330</b>	<b>£593</b>	<b>£831</b>	<b>£45</b>	<b>£433</b>	<b>£62</b>