

RECORD OF EXECUTIVE DECISION TAKEN BY AN EXECUTIVE MEMBER

This form **MUST** be used to record any decision taken by the Elected Mayor or an individual Executive Member (Portfolio Holder).

The form must be completed and passed to the Service Director for Governance (Monitoring Officer) no later than NOON on the second working day after the day on which the decision is taken. No action may be taken to implement the decision(s) recorded on this form until 7 days have passed and the Service Director for Governance (Monitoring Officer) has confirmed the decision has not been called in.

1. Description of decision

To request approval from the Portfolio Holder in accordance with the Council's Constitution, to write off debts in respect of business rates and sundry debts owed to the Council in excess of £20,000 that are considered to be irrecoverable

2. Date of decision

29 May 2026

3. Reasons for decision

The debts are considered to be irrecoverable because the debtors:

- a. are insolvent and have no realisable assets.
- b. are dissolved companies;
- c. have died; or
- d. cannot be traced.

4. Alternatives considered and rejected

The option not to write off these debts has been considered, however this was rejected as these debts are considered irrecoverable.

5. How decision is to be funded

Bad Debt Provision

6. Conflicts of interest

Name of all Executive members who were consulted AND declared a conflict of interest.	Nature of interest	Did Standards Committee give a dispensation for that conflict of interest? (If yes, give details and date of dispensation)	Did the Chief Executive give a dispensation for that conflict of interest? (If yes, give details and the date of the dispensation).

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The Mayor has been consulted on this decision

Signed 

Date 29th May 2026

Name of Decision Taker

Marc Frost

This is a public document. A copy of it must be given to the Service Director for Governance (Monitoring Officer) as soon as it is completed.

Date decision published: ...29 May 2026.....

Date decision can be implemented if not called in: ...10 June 2026

(Decision to be made exempt from call in.....NO.....)

Bedford Borough Council – The portfolio Holder for Finance and Corporate Services

Date of Report: 29 May 2026

Report by: Service Director for Finance

Subject: WRITE OFF OF IRRECOVERABLE DEBT

1. EXECUTIVE SUMMARY

- 1.1 To request approval from the Portfolio Holder in accordance with the Council's Constitution, to write off debts in respect of business rates and sundry debts owed to the Council in excess of £20,000 that are considered to be irrecoverable.

2. RECOMMENDATION(S)

- 2.1 **The Portfolio Holder for Finance and Corporate Services is requested to consider, seek clarification and, if satisfied, to approve the writing off of £418,950.14 in respect of unpaid debts considered to be irrecoverable as set out in Appendix A**

3. REASONS FOR RECOMMENDATION(S)

- 3.1 The debts are considered to be irrecoverable because the debtors:
- a. are insolvent and have no realisable assets.
 - b. are dissolved companies;
 - c. have died; or
 - d. cannot be traced.

4. **THE CURRENT POSITION**

4.1 The Council seeks to collect all balances that have not been paid by the due date, using all available methods of recovery. This includes escalation through either the Magistrates' Court or County Court depending on the type of debt and the use of enforcement agents. In some cases, despite the recovery action that has taken place, there remains a balance outstanding that the Council is unable to collect for a variety of reasons.

5. **DETAILS**

5.1 The Council has a strong record in the collection of Non-Domestic Rates with 98.35% of the sums due collected during 2025/2026. Arrears of sundry debts as at 31 March 2026 represented 4.34% of the value of invoices payable during 2025/2026. The collection of arrears routinely continues after the end of the financial year resulting in final collection rates being higher than those reported at the end of the financial year. The sums proposed for write off are within the overall value anticipated in the Council's agreed budgets to allow for bad debt.

5.2 The amounts proposed for write off are summarised below and further detail is provided in **Appendix A**.

	Non Domestic Rates	Reason for Write Off	Amount
1	HHGL Limited	In Administration	£22,665.35
Total Non-Domestic Rates			£22,665.35

	Sundry Debts	Reason for Write Off	Amount
2	Baycroft Limited	Company is dissolved	£29,409.60
3	Bridges Espresso Bar Limited	Company in Liquidation	£81,248.23
4	District Enforcement Limited	Company in Liquidation	£28,791.20
5	The Late Miss A	Deceased	£77,785.48
6	The Late Mr B	Deceased	£36,050.52

7	The Late Mr C	Deceased	£24,743.23
8	The Late Dr D	Deceased	£75,615.76
9	Mr E	Unable to trace	£42,640.77
Total Sundry Debts			£396,284.79

Overall Total	£418,950.14
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5.3 The Council's Constitution requires Executive approval to write off individual debts in excess of £20,000. The amounts owed by each person or organisation shown exceed this amount and approval is requested from the Portfolio Holder to write off the total outstanding amount of £418,950.14.

5.4 Where the debtor is an individual their full name and address details are not shown in the report. Where the debtor is formally insolvent, or a company has been dissolved, a copy of an official notification of the insolvency or dissolution is shown at **Appendix B**.

6. ALTERNATIVES CONSIDERED AND REJECTED

6.1 The option not to write off these debts has been considered, however this was rejected as these debts are considered irrecoverable.

7. KEY IMPLICATIONS

7.1 Legal Issues – relevant legal power

The Council has a legal obligation to act diligently in the collection of all debts and has a range of legal powers to enforce payment. In each case all appropriate action has been taken to enforce payment, but this has proved unsuccessful.

There are 9 debts proposed for write off relating to 4 companies and 5 individuals.

Number	Reason
1	In administration
2	Insolvency
1	Company has been dissolved
4	Deceased
1	Cannot be traced

7.2 Policy Issues

It is recognised to be good accounting practice to write off bad debts once it is established that the debts are unlikely to be paid. The Council has an agreed Fair Debt Collection Policy and all appropriate actions to recover the sums due have been taken in accordance with that policy.

The Council's Constitution requires there to be Executive approval to write off individual debts in excess of £20,000

7.3 Resource Issues

The Council retains 49% of the Non-Domestic Rates yield for the Borough following the localisation of Non-Domestic Rates with effect from 1 April 2013. The Council, therefore, bears 49% of the loss arising from uncollected Non-Domestic Rates.

In determining the amount of income expected to be received from Non-Domestic Rates the Council is required to make a provision for non-collection. The amount proposed to be written off is within the amount provided for when determining the expected income for the year.

The total sums collectible in 2025/2026, including brought forward arrears, were as shown below.

Type of Debt	Total Collectible	Amount Proposed to be Written Off	% of Collectible Debt
Non-Domestic Rates	£98.3 million	£0.023m	0.02%
Sundry Debt	£279.2 million	£0.396m	0.14%

7.4 Risks

The write off of debt is an accounting process to ensure the Council's accounts properly reflect the expected likelihood of payment not being received. This process does not affect the Council's ability to seek to recover the debt should there be a relevant change in circumstances or the Council's right to receive a share of any proceeds from an insolvency.

7.5 Environmental Implications

There are no environmental implications arising directly from the report.

7.6 Equalities Impact

In preparing this report, due consideration has been given to the Borough Council's statutory Equality Duty to eliminate unlawful discrimination, advance equality of opportunity and foster good relations, as set out in Section 149(1) of the Equality Act 2010.

A relevance test for equality has been completed. The equality test determined that the activity has no relevance to Bedford Borough Council's statutory equality duty to eliminate unlawful discrimination, advance equality of opportunity and foster good relation. An equality analysis is not needed.

7.7 Impact on Families

No direct impacts on families arise from the report.

7.8 Community Safety and Resilience

No direct impacts on community safety and resilience arise from the report.

7.9 Impact on Health and Wellbeing

No direct impacts on community safety and resilience arise from the report.

8. SUMMARY OF CONSULTATIONS AND OUTCOME

8.1 The following Councillors, Council units, Officers and/or other organisations have been consulted in preparing this report:

Executive Director of Resources
Service Director for Governance
Head of Property Services

8.2 No adverse comments have been received.

10. CONTACTS AND REFERENCES

Report Contact Officer:	<i>Rhiain Bevan, Service Director for Finance</i> e-mail: Rhiain.bevan@bedford.gov.uk <i>Kevin Yerrill, Manager for the Collection Hub</i> e-mail kevin.yerrill@bedford.gov.uk
Declarations of Interest by the Report Author:	<i>None</i>
File Reference:	<i>n/a</i>
Previous Relevant Minutes:	<i>n/a</i>
Background Papers:	<i>n/a</i>
Appendices:	<i>Appendix A: Details of Debts Proposed to be Written Off</i> <i>Appendix B: Official Notices of insolvencies or Dissolutions</i>

DETAILS OF DEBTS PROPOSED TO BE WRITTEN OFF

ITEM 1

Name of Debtor: **HHGL Limited (Company Number 00533033)**

Non-Domestic Rates	Period	Amount Proposed for Write Off
Homebase Ltd, Riverfield Drive, Bedford, MK41 0UA	31/01/18 to 30/12/18	£22,665.35
	Total	£22,665.35

Details

HHGL Limited, which was formally Homebase Limited, was liable for Non-Domestic Rates at the above assessment between 1 April 2015 and 30 December 2018, described in the rating list as a Retail Warehouse & Premises with a rateable value of £472,500.

The company entered a Company Voluntary Arrangement (CVA) on 31 August 2018. During the 2018/2019 financial year the company paid £181,249.37 in Non-Domestic Rates leaving a balance of £25,005.41 outstanding. The balance of £25,005.41 was subsequently reduced by £2,340.06 to £22,665.35 following a reduction in the rateable value from £472,500 to £455,000 effective from 13 September 2018.

The company then went into administration on 13 November 2024.

The company's insolvency is binding upon all creditors including the Council. Therefore, the Council has no legal powers to recover the balance of the Non-Domestic Rates and it is recommended that the outstanding balance of £22,665.35 be written off.

ITEM 2

Name of Debtor: **One Housing Group Limited T/a Baycroft (Company Number IP20453R)**

Sundry Debtors	Period	Amount Proposed for Write Off
Adult Services – Rapid Testing Grant (Fletcher Road, Kempston, Bedford, MK45 7FY)	07/2021 to 09/2021	£29,409.60
	Total	£29,409.60

Details

One Housing Group Limited was a health and social care services provider, operating across various sites and according to Companies House was a Registered Society.

All invoices regarding commercial waste have been paid. In addition, an invoice regarding unspent grant funds dated 3 February 2022 was paid on 4 November 2022. However, a Rapid Testing Grant invoice was raised on 16 March 2022, in relation to charges for the period from July 2021 to September 2021 and this remains unpaid despite the recovery activity that took place in 2022.

The Care Quality Commission (CQC) website has been checked and this confirms that One Housing Group Limited is no longer registered with the CQC from 3 April 2023. It has also been established following a letter of claim dated 11 February 2026 that One Housing Group Limited t/a Baycroft is no longer a trading entity. Contact has also been made with the Riverside Group Ltd, who were previously One Housing Group Limited and they have confirmed they are not responsible for the any debts belonging to One Housing Group Limited. The CQC has also confirmed that all services previously provided by One Housing Group Limited are now being managed by a separate company.

In view of the above the debt is irrecoverable and it is recommended that the outstanding balance of £29,409.60 be written off.

ITEM 3

Name of Debtor: **Bridges Espresso Bar Limited (Company Number 11798924)**

Sundry Debtors	Period	Amount Proposed for Write Off
Commercial Rent (Unit 1b Riverside Square, Bedford, MK40 1AR)	02/03/20 to 28/09/25	£81,248.23
	Total	£81,248.23

Details

The company was first incorporated on 31 January 2019.

Rent and services charges were payable from 2 March 2022 following a two-year rent-free period. A retrospective invoice was raised on 7 April 2024 for rent due for the period from 2 March 2022 to 24 March 2024, which totalled £77,646.56. The debtor was unable to make payment in full for this charge and a monthly payment arrangement of £3,500 was setup. In total 14 payments totalling £49,000 were received during the period from 2 April 2024 to 28 May 2025. Future rent and service charge invoices were also raised on a quarterly basis, which in part were paid.

Directors highlighted they were unable to pay the balance due. They also confirmed they had a large tax demand payable to HM Revenue & Customs.

The company appointed an insolvency practitioner under a creditors voluntary liquidation on 22 July 2025 and a proof of debt form has been submitted by the Council. The commercial unit was taken back by the Council in October 2025. An application for a winding up petition has also been registered by the insolvency practitioner on 27 July 2025.

There is little to no prospect of payment being received. Should any payment be made by the insolvency practitioner the balance written off would be adjusted accordingly. Therefore, it is recommended that the outstanding balance of £81,248.23 be written off.

ITEM 4

Name of Debtor: **District Enforcement Limited (Company Number 07346382)**

Sundry Debtors	Period	Amount Proposed for Write Off
Fixed Penalty Notices (1 Stratton Way, Bedford, MK41 0NG)	2024 to 2025	£28,791.20
	Total	£28,791.20

Details

The company was first incorporated on 16 August 2010.

An invoice for Fixed Penalty Notices was raised on 19 May 2025 in relation to charges for 2024 to 2025. Debt recovery action was commenced including the issue of a reminder invoice and a County Court summons was issued on 16 October 2025. Due to the debt being over £600, the case was transferred to the High Court on 31 December 2025.

All invoices previously issued covering the period from 2021 to 2024 have been paid in full and the only invoice that remains unpaid relates to the issue of Fixed Penalty Notices.

The company appointed liquidators on 28 January 2026 and a proof of debt claim was submitted to the liquidators, however, it is not expected that there are any funds to distribute to creditors.

There is also an application to wind the company up, dated 3 February 2026. Therefore, there is no prospect of payment being received and it is recommended that the outstanding balance of £28,791.20 be written off.

ITEM 5

Name of Debtor: **The Late Miss A (Individual Deceased)**

Sundry Debtors	Period	Amount Proposed for Write Off
Residential Care	17/11/20 to 29/01/23	£77,785.48
	Total	£77,785.48

Details

On 6 February 2023 a retrospective invoice was raised, for charges in relation to residential care provided between 17 November 2020 to 29 January 2023. No payments were received and the Late Miss A passed away on 12 March 2023.

Probate investigations were carried out during 2025 and it was established that solicitors had already concluded probate in 2024 and that there are no funds in the estate to pay the debt owed.

There is no prospect of payment being received and it is recommended that the outstanding balance of £77,785.48 be written off.

ITEM 6

Name of Debtor: **The Late Mr B (Individual Deceased)**

Sundry Debtors	Period	Amount Proposed for Write Off
Community Infrastructure Levy	16/09/20 to 16/09/20	£36,050.52
	Total	£36,050.52

Details

The Late Mr B was a sole trader. A Community Infrastructure Levy invoice was issued in relation to a single domestic development on 16 September 2020. As the Late Mr B was a sole trader, he was solely liable for the debt owed.

Following an investigation, along with debt recovery activity including the issue of a reminder invoice on 21 September 2025 and overdue notice on 21 October 2025 it was established that the Late Mr B had passed away on 18 December 2021. Following probate enquiries, it was established there were no funds in the estate to discharge the debt owed.

There is no prospect of payment being received and it is recommended that the outstanding balance of £39,050.52 be written off.

ITEM 7

Name of Debtor: **The Late Mr C (Individual Deceased)**

Sundry Debtors	Period	Amount Proposed for Write Off
Residential Care charges	24/04/23 to 31/03/24	£24,743.23
	Total	£24,743,23

Details

Invoices for Residential Care charges were issued monthly during the period from 24 April 2023 to 31 March 2024. During this time payments were received against the invoices issued, although they were insufficient to clear the balance owed. Payments were received throughout 2024 and ceased on 31 January 2025.

The Late Mr C passed away on 13 December 2024. Investigations commenced in 2025 to establish executors and if probate had been concluded and it was established that probate had already been concluded on 3 April 2025 and that there are insufficient funds to discharge the debt owed.

There is no prospect of payment being received and it is recommended that the outstanding balance of £24,743.23 be written off.

ITEM 8

Name of Debtor: **The Late Dr D (Individual Deceased)**

Sundry Debtors	Period	Amount Proposed for Write Off
Respite and Residential care	02/05/19 to 30/11/21	£75,615.76
	Total	£75,615.76

Details

Invoices for Residential Care and Respite Care charges were issued monthly during the period from 2 May 2019 to 30 November 2021. During this time mental capacity assessments were carried out and a referral to Money Management was sent on 19 May 2021. An application for Deputyship was also applied for in respect of the finances of the Late Dr D by Bedford Borough Council Money Management team.

The Late Dr D passed away on 1 February 2022. Investigations commenced in 2025 to establish executors and if probate had been concluded. Solicitors responsible for the probate and estate of the Late Dr D confirmed that there were no funds in the estate to discharge the debt owed.

There is no prospect of payment being received and it is recommended that the outstanding balance of £75,615.76 be written off.

ITEM 9

Name of Debtor: **Mr E (Individual)**

Sundry Debtors	Period	Amount Proposed for Write Off
Commercial Rent (Unit 9 Howard Centre, Bedford, MK40 1UH)	29/07/19 to 11/07/22	£42,640.77
	Total	£42,640.77

Details

Mr E occupied Unit 9, Howard Centre, Bedford and the debt detailed above relates to rent and service charges for the period between 29 July 2019 and 11 July 2022.

Mr E had previously paid historic invoices going back to 2008 and experienced financial difficulties during 2021 and 2022.

On 14 September 2021 Mr E advised he was struggling financially and will hand the keys back to security on 30 September 2021.

On 2 October 2021 a meeting was held between the Estates Team and Mr E to discuss the account and balance outstanding. Mr E was unhappy with the meeting and confirmed he was considering legal advice. Following the meeting the Estates Team confirmed Mr E was unwilling to give his current home address and that additional information was required to pursue this debt. Mr E confirmed in October 2021 that he was filling for bankruptcy.

Further debt recovery activity has been undertaken since this date including multiple attempts to trace Mr E, however, these have proved unsuccessful and no address has been identified.

As all available debt recovery options have been explored it is now recommended that the balance outstanding of £42,640.77 be written off.

Official Notices of Insolvencies or Dissolutions

HHGL LIMITED

Company number **00533033**

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Registered office address
**Teneo Financial Advisory Limited 3rd Floor, The Colmore Building,
 20 Colmore Circus, Queensway, Birmingham, B4 6AT**

Company status
In Administration

Company type **Private limited Company** Incorporated on **8 May 1954**

! Accounts overdue
 Next accounts made up to **30 December 2023**
 due by **31 December 2024**
 Last accounts made up to **1 January 2023**

! Confirmation statement overdue
 Next statement date **3 May 2025**
 due by **17 May 2025**
 Last statement dated **3 May 2024**

Nature of business (SIC)
 47190 - Other retail sale in non-specialised stores
 47520 - Retail sale of hardware, paints and glass in specialised stores
 47540 - Retail sale of electrical household appliances in specialised stores
 47599 - Retail of furniture, lighting, and similar (not musical instruments or scores) in specialised store

Previous company names

Name	Period
HOMEBASE LIMITED	11 Mar 1996 - 23 Dec 2016
TEXAS HOMECARE LIMITED	31 Dec 1982 - 11 Mar 1996
HOME CHARM RETAIL LIMITED	26 Aug 1970 - 31 Dec 1982
B. FOGELAND CO. LIMITED	08 May 1954 - 26 Aug 1970

BRIDGES ESPRESSO BAR LTD

Company number **11798924**

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Registered office address
100 St. James Road, Northampton, England, NN5 5LF

Company status
Liquidation

Company type **Private limited Company** Incorporated on **31 January 2019**

! Accounts overdue
Next accounts made up to **31 January 2025**
due by **31 October 2025**
Last accounts made up to **31 January 2024**

! Confirmation statement overdue
Next statement date **30 January 2026**
due by **13 February 2026**
Last statement dated **30 January 2025**

Nature of business (SIC)
56102 - Unlicensed restaurants and cafes

DISTRICT ENFORCEMENT LIMITED

Company number **07346382**

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Registered office address

5 Mercia Business Village, Torwood Close, Coventry, West Midlands, CV4 8HX

Company status

Liquidation

Company type

Private limited Company

Incorporated on

16 August 2010

Accounts

Next accounts made up to **31 August 2025**
due by **31 May 2026**

Last accounts made up to **31 August 2024**

Confirmation statement

Next statement date **16 August 2026**
due by **30 August 2026**

Last statement dated **16 August 2025**

Nature of business (SIC)

82990 - Other business support service activities not elsewhere classified

*(18)