



# GOVERNMENT GAZETTE

## OF THE

# REPUBLIC OF NAMIBIA

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## General Notice

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### MUNICIPALITY OF TSUMEB

No. 391

2014

### CREDIT CONTROL POLICY

#### INTRODUCTION

The aim of a credit control policy is to make staff aware of the importance of credit control in practice and to establish a policy so as to ensure financial control. Overall the credit control policy is aimed at monitoring the payments levels of the consumer accounts thereby ensuring improvements in cash flow position as well as timely collection of funds due to Council.

The implementation of Council's much needed capital projects is heavily depending on availability of funds. Thus, non-payments of accounts would have spiraling effect that could hamper the implementation of these projects.

Therefore it is vital that Council adopts and approves the Credit Control Policy and procedures as soon as possible for betterment.

This policy shall be enshrined in a Municipal-by-law in terms of the Local Authorities Act, 1992 (Act No. 23 of 1992) and that such policy will be binding on the public, officials and Councillors of the Municipality of Tsumeb and that no interference in the process will be permitted.

These Credit Control Policy is a “living” document that will be reviewed periodically to deal with changes in procedures, legal and social imperatives etc.

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### **1. GENERAL CREDIT CONTROL MEASURES**

1.1 Upon application for services an applicant must complete the prescribed application form. It must be checked properly for completeness and the creditworthiness of the applicant shall be determined as follows:

- Check internally whether there are any previous records.
- Credit reference verification.
- Check Credit Bureau, that is ITC.
- Verify identification and the name on the application form must correspond with the produced identification.
- Certified copies of relevant documentation should be kept on file.

1.2 Deposits (security deposits) shall be collected in accordance with approved tariffs of the Council for each financial year.

1.3 Application for services for businesses, including but not limited to, trusts, companies, close corporation, partnerships and sole proprietors should be approved subject to the provisions of paragraph 1.2 above. The application must include the submission of a resolution delegating authority to the applicant and the furnishing,

if applicable, the business entity's registration number. The names, addresses and all relevant contact particulars of all the business' directors or members or trustees or proprietors or partners must be submitted with the resolution.

- 1.4 Balances on related accounts may be transferred to the new account of the same consumer, regardless of different properties.
- 1.5 The outstanding balance owed by the Tenant of a property may be transferred to the account of the owner of the same property, should the tenant become untraceable or the debt uncollectible from the tenant.
- 1.6 Previously tenants could separately apply for connection of service while owners were only billed for Rates and Taxes and this option is no longer applicable and Council will only deliver services to the owner of the property.
- 1.7 New services to a property will be provided only if all outstanding amounts with regard to all rates leviable in respect of such immovable property and charges, fees and other moneys payable in respect of any service, amenity or facility established and provided/supplied in terms of the Act or any matter regulated and controlled, inclusive of any availability charge and minimum charge provided for in section 30(1)(u) of the Local Authorities Act, 1992 (Act No. 23 of 1992) as amended.

## **2. METER READINGS**

- 2.1 Meter readings are taken between the last week of the month and the first week of the following month. The date on which readings are taken should be recorded on the meter card. Readings are captured into the financial system of the Municipality for processing on consumer accounts.
- 2.2 If a water meter reading cannot be obtained due to gates that are locked, or any access difficulties, the meter reader should record that fact on the card and give reasons why readings were not taken. In such cases, readings will be estimated. If the property is inaccessible for at least more than three months, revenue section should write a letter to the consumer to contact/approach Municipality's office.

## **3. EXTENSIONS**

Methods to be employed when consumers apply for extensions on current due account may be considered under the following scenarios:

- No previous records of non-payments for the period of 12 months.
- Proof of present financial difficulties and alternatives to substantiate the extension.
- Unusual high consumptions due to leakages.

## **4. CUTOFFS**

- 4.1 The due date shall always be indicated on the monthly tax invoice.
- 4.2 Debts and arrangements to repay outstanding debts shall be treated holistically, but different repayment periods or methods may be determined for different types of services, debtors or arrears within the general rule that repayment period should be in sympathy with installments which will be affordable to the debtor.

4.3 The cut-off list must include all arrear accounts with a minimum outstanding balance of N\$600.00 or where the deposit is lesser. The procedures to be followed when accounts are on the cut off list are itemized as follows:

- (a) *Immediate suspension of water supply to a defaulter.*
- (b) *The account of the defaulter must be debited with approved fees inter alia, reconnection fee and interest charges.*
- (c) *If account are not settle within 90, 180 and 360 days the following procedures should be followed:*
  - 90 days demand letter must be written, and account must be classified as **substandard**.
  - 180 days notification issued that his/her name would be handed over to the Council legal representative, and classified as **doubtful**.
  - 360 days legal action must be instituted, and classified as **bad**.
  - The debtor is responsible for all legal costs and will have to pay such costs before any legal action may be stopped.

4.4 Subject to Council's capacity at the time to restore such service, disconnected services will only be restored within 48 hours of service after the debtor produces proof of payment of the required amount.

## 5. ADJUSTMENTS ON ACCOUNTS

5.1 Adjustments on consumer account vis-à-vis: incorrect levies, wrong allocations, swapped meters, incorrect readings etc. will only be processed upon approval by the Accountant.

5.2 An official, who attends to any adjustment on a consumer accounts should scrutinize such adjustment and the proof of why such adjustment has to be done to a consumer account should be attached and signed by the designated official.

## 6. ILLEGAL CONNECTIONS

6.1 Unauthorized reconnection of, or tempering with a service supply or illegal connection of water to a property is considered a criminal offence, which may result in legal action being taken against the offender. In case where there are no consumption records, the records of average consumption of at least three consumers in the same neighbourhood shall apply and the water supply will be disconnected immediately

6.2 The full amount of arrears plus any unauthorized consumption and any applicable tariffs will be payable prior to reconnection.

6.3 Unauthorized connections shall be subject to a penalty as approved in the budget and in terms of Section 37(1) of the Local Authorities Act, 1992 (Act No. 23 of 1992) as amended.

6.4 Illegal connections shall embrace:

- Unauthorized re-connection of services after it has been cut-off.
- Tampering with services delivery infrastructure.

- Bypass water connections
- Direct connection from neighbours and
- Any other services connections for which no Council approval has been obtained.

## **7. RIGHT OF ACCESS**

7.1 An authorized representative of, or service provider to the Municipality, must at all reasonable hours be given unrestricted access to the debtor's premises in order to read, inspect, install or repair any meter, services or service connection, or to disconnect, reconnect, stop or restrict the provision of any service.

7.2 *Any person who contravenes paragraph 7.1 above will be deemed to have contravened the provisions of Section 91(3)(b) of the Local Authorities Act, (Act 23 of 1992), as amended and will be charged with an offence and attract the penalties thereof.*

## **8. SANITATION, SEWERAGE AND PROPERTY TAXES**

Charges of the above items would be reflected on the monthly wafer statements simultaneously. In other words non-payments for these services shall be treated the same as "water" under item 4.

## **9. OTHER DEBT AND GENERAL**

### **9.1 Sundries**

9.1.1. In the recovery of sundry debt Council reserves the right to utilize any legal action at its disposal as well as making use of any third party debt collector.

9.1.2 Disconnection and /or termination of services may be utilized to obtain overdue payment.

### **9.2 Issuing of Clearance Certificate**

In terms of Section 78(a) of the Local Authorities Act, 1992 (Act No. 23 of 1992) as amended, a Local Authority has to ensure that all rates, all fees, amenity or facility supplied in terms of this Act has been paid before the issuing of a Clearance Certificate.

## **10. HOUSE RENTALS AND LETTING OF COUNCIL PROPERTY**

10.1 Council provides rental services under the housing category, charges for rental are payable in advance on or before the 7th of each month.

Rental levies reflect on the same invoices/statements as all other services supplied by the Council.

10.2 Rental fees are made in terms of agreement entered between Council and the Tenant.

10.3 Registered tenants would be given first priority to purchase the Council properties provided all arrears are fully settled. Transfer and bond costs shall be borne by the purchaser and not by the Council.

10.4 All procedures regarding the application, allocation and cancellation of rental agreements shall be administered by the Property Officer and forward to the Department of Finance for further processing.

**11. Any breach of contract/agreement shall be dealt with in accordance with stipulations in the agreement.**

**12. HOUSING LOANS**

12.1 In terms of section 61 of the Local Authorities Act, 1992 (Act No. 23 of 1992) it is provided that: If any person to whom a housing loan has been granted fails to comply with any term or condition on which such loan was granted to him or her, the local authority council may-

- (a) In addition to any other steps which the local authority council may lawfully take, by notice in writing of at least one month, require such person to make such additional payments, not exceeding four per cent per annum, calculated on the initial amount of the housing loan in question, or such amount as supplemented by any further loan granted under section 60, as the case may be, as may be determined by the local authority council, in reduction of the capital amount owing;
- (b) By notice in writing of at least three months, claim the capital amount and any interest owing in respect of the housing loan, including any such further loan, from such person and take such legal steps as the local authority council may deem fit to recover such amount and interest.

**12.2 First Notice**

The procedures referred to in paragraph 12.1 should mutatis mutandis be implemented. Section 61(a) should, however, be followed and one month notice period may be given.

**12.3 Final Notice**

The procedures set out in paragraph 12.1 should be implemented, but the purchaser should be given two month notice.

**12.4 Build Together and Saving Groups Loans**

12.4.1 The following steps may be taken against a debtor, who defaults on any payments relating to property bought or constructed from a Housing Revolving Fund in terms of the provisions of the Act and National Housing Development Act, 2000 (Act No. 28 of 2000).

- (a) If the debtor is in arrears with payments up to three months, a written notice may be sent to the debtor, stipulating the amount in arrears as well as the due date for such payment.
- (b) If the debtor is in arrears with payments from four to six months, a second written notice stipulating the payments in arrears and the due date for such payment. Such written notice may include a warning that legal procedures will be followed in case of non-response. If the debtor responded, the possibility of debt rescheduling or voluntary surrender of the property concerned may be discussed with the debtor, but no debt rescheduling may be considered if permanent employment could not be proven.

- (c) If the debtor is in arrears with his or her payments for more than six months, summons will be issued, which in turn will be followed by default judgment should the debtor not defend such action and ultimately the sanction of eviction.
- (d) If the amount due on the day of eviction is not paid, eviction will take place and the property sold to recover all money owing on rates, services, sundries, housing, legal fees and other costs incurred.

12.4.2 An additional repayment in the case of an acknowledgement of debt shall not exceed a period of two years.

- (a) The balance owed by the debtor, including interest, may not exceed the value of the property concerned:
- (b) The increased monthly payment shall not exceed 25% of the total monthly household income;
- (c) The rate of interest payable by the debtor shall be determined in accordance with these regulations on the total amount outstanding, including interest, and the existing agreement, suspensive sales agreement or mortgage bond, as the case may be, shall be amended accordingly.

12.4.3 No loan shall be rescheduled more than once.

## 13. LEGAL PROCEEDINGS

### 13.1 The Taking of Instructions

It is a common occurrence in everyday life that a plaintiff/creditor needs to have recourse in the law to collect money due to him by a Defendant/debtor who is refusing to pay.

In terms of the Magistrate's Court Act, 1944 (Act No. 32 of 1944), the Plaintiff can proceed against the Defendant in the following ways:

- By means on a letter of demand in terms of section 56 of the Magistrate's Court Act, or
- By issuing summons for the recovery of the debt.

A defendant who does not intend disputing the claim can

- Admit liability and offer to settle the debt in full or in installments, or
- Consent to judgment.

### 13.2 Letter of Demand

The letter of demand is the first step in the legal process and the last chance for the customer to avoid legal action being taken against him/her/it. The Debit Control Officer must ensure that all the information on the letter of demand is correct, before sending it out to the customer.

### **13.3 Summons**

Should the customer failed to respond to the letter of demand, the Debit Control Officer will proceed with the issuing of Summons. The Debit Control Officer must familiarize him/herself with the contents of the Summons and must have a thorough practical understanding of the civil procedures.

The Summons must contain the full address at which the Plaintiff will accept service of process, notices or documents and also the postal address of the person signing the summons. The former address may not be more than 15 kilometer from the Court out of which the summons has been issued.

- A defendant has a minimum of 3 days after the service of the summons within the jurisdiction of the court;
- A defendant has a minimum of 7 court days outside the jurisdiction of the court.

If the Defendant defends the action within the prescribed time, the case must be referred to Council's Legal Representative.

### **13.4 Judgment by Default**

In the event of the Defendant not reacting to the summons or the matter not having been disposed of in one of the manners discussed, the Plaintiff can get satisfaction of his claim by obtaining default judgment against the Defendant.

The Request for Default Judgment must be in writing, accompanied by the original summons and return of service and is lodged in duplicate with the Clerk of the Court.

Judgment may be sought for any sum not exceeding the sum claimed in the summons together with the costs of the action and the interest at the rate specified in the summons to date of payment.

### **13.5 Section 65 of the Magistrate's Court Act**

In accordance with the provisions of Section 65A, a judgment Debtor who fails to satisfy a judgment may be called to show to appear before the Court in order for the Court to enquire into his/her financial position and to make such an order as the Court may deem just and equitable.

### **13.6 Emoluments Attachment Orders**

The Court can order the Judgment Debtor's employer (referred to as the "garnishee") to make regular monthly deductions from the Judgment Debtor's salary and to pay these to the Judgment Creditor.

An emolument attachment order can be issued whenever:

- A Court has ordered the Judgment Debtor to pay the judgment debt and costs in installments;
- The judgment debt remains unpaid;
- The Judgment Debtor has consented thereto in writing;
- The Court has so authorized.

The provisions of section 65J of the Magistrate's Court Act shall apply herein.



### **13.7 The Warrant of Execution**

Should the Creditor obtained a Court Order in its favour, the Creditor may proceed to enforce the judgment through a warrant of execution.

The execution procedure entails the attachment of the Execution Debtor's assets and the sale in execution of those assets. The Execution Debtor's movable property is normally attached and sold first. If the proceeds of this sale are not sufficient to satisfy the judgment, his/her immovable property can similarly be attached and sold. Depending on the prevailing circumstances, the Creditor may request the Court to authorize the attachment of an Execution Debtor's immovable property without his/her movable property first having been attached.

Although a judgment stays valid for thirty years, the Creditor will ensure that it is executed within three years of the date on which it was granted. If the Execution Creditor wishes to execute the judgment after three years has lapse, he/she must apply to the Court to have the judgment revived.

## **14. ARRANGEMENTS**

### **14.1 PRINCIPLES FOR RESIDENTIAL DEBTORS**

14.1.1 Notwithstanding that all debts should be treated holistically, certain categories of debt may be subject to category specific repayment parameters.

14.1.2 Current charges must be paid in full. This is not negotiable.

14.1.3 The debtor may be required to prove levels of income and must agree to a monthly payment towards arrears based on his ability to pay or based on his total liquidity if Council so requires.

14.1.4 All negotiations with the debtor should strive to result in an agreement that is sustainable and is most beneficial to Council.

14.1.5 Debtors who default on three occasions in respect of arrangements made will be denied the privilege of making further arrangements and the full amount becomes payable.

14.1.6 All arrangements should be subject to periodic review.

14.1.7 All services may be disconnected and legal action will be taken against debtors referred to in paragraph 14.1.5 and/or such debt may be referred to third party debt collectors, for recovery.

### **14.2 ARRANGEMENT CRITERIA FOR RESIDENTIAL DEBTORS**

14.2.1 All debtors who are in arrears and apply to make arrangements to reschedule their debt will be subject to the following payment requirements at the time of making the arrangement:

14.2.1.1 At least 30% or more of the arrears plus

14.2.1.2 Current account plus

14.2.1.3 An agreed payment towards arrears based on the principles contained in this Policy and paragraphs 14.1.3 and 14.1.4.

- 14.2.2 Each following month the debtor will be required to pay:
- 14.2.2.1 Current account plus
  - 14.2.2.2 An installment as determined in paragraph 14.2.1.3 above.
- 14.2.3 Should the debtor default, payments will be as follows:
- 14.2.3.1 First Default - Current account plus the monthly payment as determined in paragraph 14.2.1.3 above increase by 50% of that payment.
  - 14.2.3.2 Second Default - Current account plus double the monthly payment as determined in paragraph 14.2.1.3 above.
  - 14.2.3.3 Final Default - Current account plus Full arrears.
- 14.2.4 In all cases failure to respond to warning notices will result in normal credit control procedures and or legal processes being followed.

### **14.3 PRINCIPLES AND ARRANGEMENT CRITERIA FOR NON-RESIDENTIAL DEBTORS**

- 14.3.1 Non- residential debtors may make arrangements to liquidate their arrears where it would be financially be beneficial to the Council for them to do so.
- 14.3.2 The final decision to make these arrangements will rest with the Finance Manager with the right to sub delegate.

## **15. IRRECOVERABLE DEBT**

### **15.1 DEBT WILL BE REGARDED AS IRRECOVERABLE IF:**

- 15.1.1 All reasonable notifications and cost effective legal avenues to recover a specific outstanding amount have been exhausted; or
- 15.1.2 If the amount to be recovered is too small to warrant further endeavors to collect it; or
- 15.1.3 The cost to recover the debt does not warrant further action, i.e. to summons in another country; or
- 15.1.4 The amount outstanding is the residue after payment of a dividend in the dollar from an insolvent estate; or
- 15.1.5 A deceased estate has no liquid assets to cover the outstanding amount; or
- 15.1.6 It has been proven that the debt has prescribed; or
- 15.1.7 The debtor is untraceable or cannot be identified so as to proceed with further action; or
- 15.1.8 It is impossible to prove outstanding debt; or
- 15.1.9 The outstanding amount is due to an administration error by Council.

## **15.2 AUTHORISATION**

- 15.2.1 As rates are deemed to be recoverable in all instances, all requests to write-off debt in respect of rates must be presented as individual items to the Finance Manager.
- 15.2.2 In respect of other debt, schedules indicating the debtor account number, the debtor's name, and the physical address in respect of which the debt was raised, address of the erf number, if applicable, and amount per account category as well as a reason to write off the amount must be compiled.
- 15.2.3 All write - offs debt must carry the approval of the CEO on recommendations of the Management Committee.
- 15.2.4 THE PROCEDURES REQUESTING AUTHORISATION TO WRITE OFF DEBT ARE AS FOLLOWS:

### **15.2.4.1 DEBTS LESS THAN N\$ 100-00**

Accounts which are in value less than N\$ 100-00 and the probability of collection appears to be slim can be submitted for recommendation to the Accountant.

### **15.2.4.2 DEBTS OVER N\$ 100-00 BUT LESS THAN N\$ 1000-00**

Accounts that fall within the category should be motivated to be written off by the Accountant. Proof should be submitted that all possible credit control steps have been exhausted.

Motivation should be submitted to the Manager: Finance for consideration and approval by the Chief Executive Officer.

### **15.2.4.3 DEBTS OVER N\$ 1 000-00**

Accounts that fall within the category should be fully motivated and substantiated with evidence that the account became delinquent.

These motivations should be done by the Accountant in conjunction with the Manager: Finance. The Manager compiles a complete report and submits it to Management Committee for recommendation and approval.

Once approval is obtained from Council, the Accountant ensures that the accounts are written off against the provision for bad debts and that all accounts are listed at ITC Bureau.

- 15.2.3.5 Notwithstanding the above, Council or its authorized officials will be under no obligation to write off any particular debt and will always have the sole discretion to do so.

## **16. PENSIONERS, DISABLED PERSONS**

### **16.1 Pensioners**

The following incentives will be applicable to pensioners only if they are home owners:

- Exemption from interest charges on arrears
- Exemption from water basic charges
- Basic charges of household refuse and sewerage charges will be reduced by 40% of normal residential basic charges
- Pensioners are obliged to register themselves physically every year during the month of January to April

every year qualify for incentives.

### **16.2 Disabled Persons**

A thorough assessment should be done by the Debit Control Officer and the outcome submitted to the Accountant who will recommend to the Manager: Finance for approval to qualify for the incentives stated paragraph 16.1 above.

## **17. GOVERNMENTAL INSTITUTIONS**

The general Credit Control Policy shall be applied to Governmental Institutions.

All Communication, relating to the debt collection procedure shall be issued by Debtors Control Officer through the Accountant and Manager: Finance and copied to the Office of the Chief Executive Officer.

## **18. MINORS**

The general Credit Control Policy shall be applied to minors.

Effort is to be made by the **Accountant**, to determine the following:

### **18.1 The status of the estate of deceased parents.**

### **18.2 The appointment of an Executor.**

### **18.3 The appointment of a guardian.**

If possible, summons is to be issued against the estate, if no estate has been reported, the matter is to be reported to the Master of the High Court for direction.

## **19. STAFF AND COUNCILLORS**

No arrears of these categories of debtors shall be tolerated. A report in respect of the outstanding debt must be submitted to Management Committee on a quarterly basis.

**20. REPORTING**

In order to determine the effectiveness of the Credit Control Measures, regular reporting should be drafted and circulated.

The following reports should be compiled monthly:

**20.1 DEBTORS AGE ANALYSIS****20.2 NUMBER OF DAYS OUTSTANDING DEBT**

Accounts Receivable

Average Daily Credit sales

Average Daily Credit Sales = Monthly Credit Sales divided by 30 day

**20.3 COLLECTION RATE PER MONTH**

Formula to use is:

Amount collected divided by amount billed

**20.4 CUSTOMER GROUPING IS AS FOLLOWS:**

- Pensioners
- Corporate / Business
- Government and Parastatals
- Residential

**21. INTEREST CHARGES**

21.1 All arrears on service accounts shall be levied with interest as determined by the Council in accordance with section 30 (1) (u) of the Local Authorities Act.

21.2 Arrear accounts of deceased persons shall not be levied interest charges from the date of death until legitimate owner is found.

21.3 Interest charges on Build Together Program shall be levied in accordance with approved rates from the Ministry of Regional and Local Government and Housing.

**22. BLACKLISTING**

To prevent future financial losses, consumers shall be blacklisted under the following cases:

- Outstanding account involving legal proceedings
- Dishonored payments/R/D cheques
- Tampering with or damaging of service delivery infrastructure
- Breach of contract
- Write offs

## 23. METHOD OF PAYMENTS

The following methods of payment shall be accepted for settlement of accounts:

- Cash
- Stop Order
- Bank Transfer
- Scrutinized cheque (where the bank has refer the cheque to the drawer, the consumer is required to re-settle account in cash and a penalty of 5% would be debited on consumer account due to dishonored payments plus unpaid charges charged by the bank accordingly)

## 24. DISPUTES

24.1 **“Disputes”** refers to the instance when debtor questions the correctness of any account rendered by Council to him and such debtor lodges an appeal with Council.

### 24.2 Procedure to be followed

In order for a dispute to be registered with Council, the following procedures must be followed:

#### 24.2.1 By the Debtor

24.2.1.1 The debtor must render the dispute in writing to Council and this must be actually received by Council

24.2.1.2 No dispute will be registered verbally whether in person or over the telephone.

24.2.1.3 The debtor must furnish his full personal particulars including his account number, direct contact telephone number, fax, e-mail addresses and any other relevant particulars required by Council.

24.2.1.4 The full nature of the dispute must be described in the correspondence referred to above.

24.2.1.5 The onus will be on the debtor to ensure that he receives a written acknowledgement of the dispute.

#### 24.2.2 By the Council

24.2.2.1 On receipt of the dispute the following actions are to be taken:

24.2.2.2 All Administrations must keep a register in which all disputes received are to be entered.

24.2.2.3 The following information should be entered into this register:

24.2.2.3.1 Debtor's Account number

24.2.2.3.2 Debtor's name

24.2.2.3.3 Debtor's address

- 24.2.2.3.4 Full particulars of the dispute
- 24.2.2.3.5 Name of the official to whom the dispute is given to investigate and resolve in accordance with the provisions contained in this Policy.
- 24.2.2.3.6 Actions that have/were taken to resolve the dispute
- 24.2.2.3.7 Signature of the controlling official.
- 24.2.2.4 An authorised controlling official will keep custody of the register and contact a daily or weekly check or follow-up on all disputes as yet unresolved.
- 24.2.2.5 A written acknowledgement of receipt of the dispute must be provided to the debtor.
- 24.2.2.6 Council's authorised officials must unilaterally conclude all appeals regarding disputed amounts within 14 calendar days from receipt thereof.
- 24.2.2.7 Council's authorised official's decision is final and will result in the immediate implementation of any debt collection and credit control measures provided for in this Policy after the debtor is provided with the outcome of the appeal.
- 24.2.2.8 The same dispute will not be reconsidered and will not again be defined as a dispute in terms of this clause.
- 24.2.2.9 If the debtor is not satisfied with the outcome of his appeal, he may under protest pay the amount in dispute and redress his action to a court of law. Notwithstanding anything to the contrary contained herein, the authorised official may not allow or cause to allow the debt referred to in the dispute to prescribe.

## **25. MAINTENANCE OF POLICY**

As the economic circumstances in the country and the town are volatile, the Manager: Finance should review the Policy annually to adapt measures, procedures and guidelines in order to minimise risk and to maximise collection.

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