



Glasgow City Council

**Wellbeing, Equalities, Communities,
Culture and Engagement City Policy Committee**

Report by Executive Director of Finance

Contact: Robert Emmott

**ANNUAL BUSINESS PLAN (ABP)
2025/26 FOR FINANCIAL SERVICES**

Purpose of Report:

The report presents the 2025/26 Annual Business Plan (ABP) for Financial Services.

It gives an overview of priorities for 2025/26 and the resources available to deliver these priorities.

Recommendations:

The committee is asked to consider and note the Financial Services Annual Business Plan 2025/26.

Ward No(s):

Citywide: ✓

Local member(s) advised: Yes ☐ No ☐ consulted: Yes ☐ No ☐

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Financial Services

Annual Business Plan (ABP)

2025/26

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Section 1: Resources and Organisation

1. Service Structure and Resources

- 1.1 Financial Services has a key role in ensuring that the financial resources of the council are managed robustly, and that the council has a financial strategy to deliver the Grand Challenges, Missions and Commitments as set out in the Council Strategic Plan 2022 to 2027.
- 1.2 We are also responsible for all aspects of strategic and operational management of the Strathclyde Pension Fund Office (SPFO), Customer and Business Services (CBS), Audit and Inspection, Assessor and Electoral Registration Office (AERO) and Catering and Facilities Management (CFM).
- 1.3 The service has responsibility for delivering the following statutory duties:

- Chief Financial Officer (Section 95)

The Executive Director of Finance is also the Council's Chief Financial Officer which is a statutory appointment under Section 95 of the Local Government (Scotland) Act 1973. This states that every local authority shall make arrangements for the proper administration of its financial affairs and shall ensure that one of its officers has responsibility for the administration of these affairs.

- Assessor and Electoral Registration Officer

Since the enactment of the Lands Valuation (Scotland) Act 1854, Assessors have been responsible for the valuation of all heritable properties for local taxation purposes within their respective valuation areas, and the City Assessor is responsible for compilation and maintenance of the Valuation Roll and Council Tax Valuation Lists.

The City Assessor is also the Electoral Registration Officer (ERO) for Glasgow. The ERO has a duty to compile and maintain a register of parliamentary electors and a list of local government electors, combined as far as is practicable. In addition they have a duty to maintain an absent voting record and also provide Voter Authority Certificates (Voter ID) for UK Parliamentary electors.

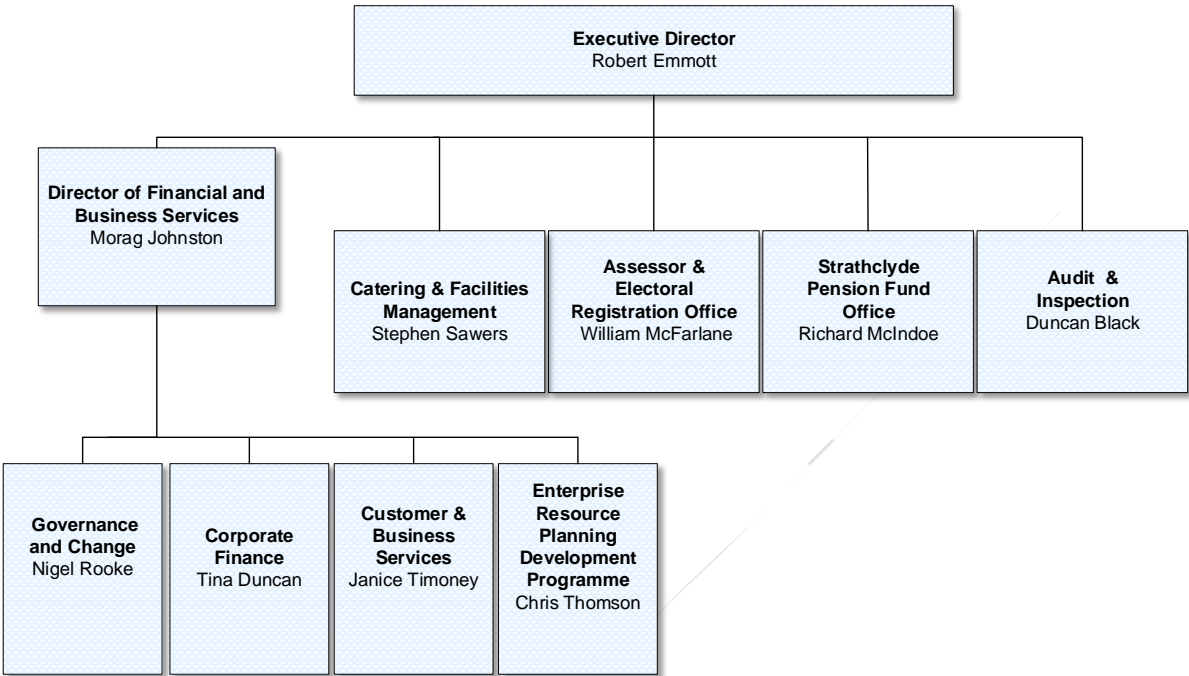
- Strathclyde Pension Fund

Glasgow City Council has statutory responsibility for the administration of the Local Government Pension Scheme in the West of Scotland in accordance with the Local Government Pension Scheme (Scotland) Regulations which are statutory instruments made under the Public Service Pensions Act 2013.

1.4 Staffing Structure

1.4.1 Financial Services position as at the 31st March 2025 is 3868 staff across eight operational areas: Assessors and Electoral Registration Office (AERO), Strathclyde Pension Fund Office (SPFO), Audit and Inspection, Governance and Change, Corporate Finance, Customer and Business Services (CBS), Catering and Facilities Management (CFM) and Enterprise Resource Planning (ERP) Development Programme structured as follows:

Financial Services Staffing Structure:



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1.4.2 **The Financial Services** Annual Business Plan is required to include staffing information in relation to the gender, disability and the ethnic group composition of our staff. This is provided below, together with a comparison to 31st March 2024.

Table 1:

31 st March 2025		The number and percentage of staff that are:										
Grade (s) Headcount	Male		Female		White		Ethnic Minority		Disabled		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1 to 4	758	22.2	2651	77.8	2638	77.4	174	5.1	127	3.7	3409	88.1
5 to 7	112	30.7	253	69.3	329	90.1	7	1.9	22	6.0	365	9.4
8	12	28.6	30	71.4	41	97.6	1	2.4	1	2.4	42	1.1
9 to 14	21	55.3	17	44.7	34	89.5	0	0	0	0	38	1.0
Non PGS*	6	42.9	8	57.1	6	42.9	0	0	3	21.4	14	0.4
Totals	909	23.5	2959	76.5	3048	78.8	182	4.7	153	3.9	3868	100
*Non-Pay and Grading Structure e.g. Modern Apprentice							Ethnicity Not Declared		638		16.5	

Table 2:

31 st March 2024			The number and percentage of staff that are:										
Grade (s) Headcount	Male		Female		White		Ethnic Minority		Disabled		Total		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1 to 4	833	22.9	2,803	77.1	2,804	71.7	160	4.4	116	3.2	3636	88.2	
5 to 7	105	28.3	265	71.7	335	90.5	5	1.4	15	4.1	370	9.0	
8	16	34.8	30	65.2	45	97.8	0	0	1	2.2	46	1.1	
9 to 14	21	52.5	19	47.5	38	94.7	0	0	2	5.3	40	1.0	
Non PGS*	13	46.4	15	53.6	9	32.1	1	3.6	1	3.6	28	0.7	
Totals	988	24	3,132	76	3,231	78.4	166	4	135	3.3	4120	100	
*Non-Pay and Grading Structure e.g. Modern Apprentice							Ethnicity Not Declared			723		17.5	

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1.5 Financial Resources

1.5.1 Financial Services' objective and subjective budgets for 2024/25 and 2025/26 are detailed in the tables below.

1.5.2 The financial outturn position for the service for 2024/25 will not be available until June 2025.

Table 3:

2024/2025 Budget £000	Subjective Analysis	2025/2026 Budget £000
	Expenditure	
96,800	Employee Costs	104,135
3,515	Premises Costs	4,249
1,441	Transport and Plant	1,441
24,484	Supplies and Services	28,787
15,238	Third Party Payments	7,681
387	Transfer Payments	310
361,814	Benefit Payments	369,743
-138	Transfer to Capital	-106
503,541	Direct Departmental Expenditure	516,240
-18,096	Central Charges	-17,910
485,445	Total Expenditure	498,330
355,406	Total Income	358,857
130,039	Net Expenditure	139,473

Table 4:

2024/2025 Budget £000	Objective Analysis	2025/2026 Budget £000
	Expenditure	
12,383	Finance Strategy and Management	12,464
1,740	Audit and Inspection	1,844
3,751	Strathclyde Pension Fund Office	4,384
3,404	Assessor and Electoral Registration Office	3,748
30,041	Customer and Business Services	31,612
17,512	Support Services	10,670
72,897	Catering and Facilities Management	81,775
£141,728	Direct Departmental Expenditure	146,497
-18,096	Central Charges	-17,910
123,632	Total Expenditure	128,587
	Income	
9,624	Finance Strategy and Management	9,318
366	Audit and Inspection	366
4,688	Strathclyde Pension Fund Office	5,421

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2024/2025 Budget £000	Objective Analysis	2025/2026 Budget £000
62	Assessor and Electoral Registration Office	62
8,267	Customer and Business Services	7,885
2,565	Support Services	2,775
66,487	Catering and Facilities Management	70,683
92,059	Direct Departmental Income	96,510
31,573	Net Expenditure	32,077

Table 5:

2024/2025 Budget £000	Council Tax Reduction Scheme/Benefit Payments	2025/2026 Budget £000
	Expenditure	
263,347	Housing Benefit Payments	263,347
12,643	Discretionary Housing Payments	14,573
78,455	Council Tax Reduction	84,455
7,368	Scottish Welfare Fund	7,368
361,813	Total Benefit Expenditure	369,743
	Income	
263,347	Housing Benefit Payments	262,347
263,347	Total Benefit Income	262,347
98,466	Net Benefit Expenditure	107,396
130,039	Overall Net Expenditure	139,473

Section 2: How the Service will meet its Commitments

2. Councils Strategic Plan

- 2.1 Financial Services has a pivotal role in leading, supporting and communicating the council's key priorities. Following the election of the new City Government in May 2022, the [Council Strategic Plan 2022-2027](#) was published in November 2022.
- 2.2 Glasgow City Council's Strategic Plan puts the challenges and aspirations of Glasgow's people and communities at the heart of every council decision. It will shape the authority's response to the cost-of-living crisis, the climate emergency and pressures on public services, as well as increasing the prosperity and wellbeing of citizens. It will also ensure that Glaswegians are central to how the decisions affecting their communities are taken by the City Council.
- 2.3 The plan sets out four key challenges and more than 230 commitments on how all council services will help address, support and deliver on the city's main priorities.

The four grand challenges which have been identified are:

- Reduce poverty and inequality in our communities.
 - Increase opportunity and prosperity for all our citizens.
 - Fight the climate emergency in a just transition to a net zero Glasgow.
 - Enable staff to deliver essential services in a sustainable, innovative, and efficient way for our communities.
- 2.4 The plan outlines missions that cover ambitious aims including ending child poverty, improving the health and wellbeing of local communities, supporting residents into sustainable and fair work, delivering sustainable transport, becoming a net zero carbon city by 2030, creating safe, clean, and thriving neighbourhoods, raising attainment amongst children and young people, and running an open, well governed council in partnership with all our communities.
 - 2.5 Glasgow City Council will revisit the plan annually to ensure it remains fit for purpose and to update commitments in line with changing circumstances.

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2.6 Revenue Budget Changes for 2025/26

A summary of Revenue Budget Changes 2025/26 for Financial Services is included in the table below.

Table 6:

Revenue Budget Change Summary				
Ref	Title of Budget Change	Reason for Change	Council Strategic Plan Theme	Financial Impact (£000) 2025/26
24FS10	Review of Governance and Service Development	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-65
24FS13	Review of Resources Corporate Finance	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-148
24FS32	Review of resources Catering and Facilities Management	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-600
24FS07	Non-Domestic Rates – Empty Property Relief Budget	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-3,968
24FS28	Non-Domestic Rates – Empty Property Relief Policy	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-801
Total				-5,582
NET BUDGET CHANGE (£)				-5,582
NET BUDGET CHANGE (%)				4%

Section 3: Service Priorities

3. Division/Section Priorities

- 3.1 This section outlines the key activities undertaken by the main operational areas within Financial Services, together with priorities for 2025/26.

3.1.1 Assessors and Electoral Registration Office (AERO)

Assessor Valuation Functions

The Assessor has responsibility for the valuation of all properties for local taxation purposes. All rateable properties are shown in the Valuation Roll and domestic subjects are contained within the Council Tax List. These documents form the basis for charging Non-Domestic Rates (Valuation Roll) and Council Tax (Council Tax Valuation List). Maintaining the Valuation Roll and Valuation List requires monitoring of all proposed and in-progress developments to ensure timely updates to each. Any statutory changes which may affect the value or band of a property require to be surveyed and detailed.

It is key to the efficient functioning of any tax system and to the strategic vision of the council that all interested parties feel empowered to make representations and are informed in an open and transparent manner as to the reasoning behind their tax liability.

All council taxpayers have the right to challenge their current banding within certain time limits depending on the nature of the challenge.

For Non-Domestic properties, proprietors, tenants, and occupiers of property all have the right to appeal their valuation. The Assessor must dispose of all appeals within statutory timescales and provide evidence to judicial bodies if required. The Glasgow Assessor continues to engage at local and national levels with all stakeholders to ensure we provide a modern and responsive valuation service that commands the confidence of taxpayers and all levels of government, and embraces the requirements of the Barclay Implementation Plan.

Electoral Registration Functions

In order to vote, a person's name must be included in a register of electors. The Electoral Registration Office (ERO) has a duty to maintain a register of parliamentary electors and a register of local government electors, including newly enfranchised citizens.

In addition, the ERO has a statutory duty to ensure all eligible citizens are registered and a duty to process absent vote applications, maintain absent vote records and produce a list of absent voters for an election.

The ERO can also provide Voter Authority Certificates to those who do not process suitable identification to present at polling stations when casting their vote in UK Parliamentary elections.

Research has shown that when communities feel empowered there is greater participation in local democracy. Central to the council's commitment to empower their citizens to fully engage in the city's democratic life, is to ensure all eligible citizens are registered to vote.

3.1.2 Audit and Inspection

Audit and Inspection Internal Audit is an independent assurance function established by the council to examine and evaluate financial controls as well as governance arrangements and to contribute advice at an early stage in the implementation of any developments or amendments to processes.

Internal Audit also provides an internal audit function to the council, its arm's length external organisations (with the exception of Clyde Gateway and the Scottish Exhibition

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Centre), the Strathclyde Pension Fund, the Glasgow City Integration Joint Board and the Glasgow City Region City Deal Cabinet.

The Corporate Fraud and Investigations team is responsible for investigating and helping to prevent and detect fraud across the council family, including the investigation of data matching reports such as the National Fraud Initiative.

The **Executive Compliance Unit (ECU)** falls within Audit and Inspection. The ECU ensures compliance with Elected Members remuneration legislation and relevant council policies and procedures for senior officers across the council family. The ECU also books travel for Council officers and Elected Members.

Audit Glasgow is the commercial arm of Internal Audit, generating income to the Council by providing audit services to external public sector organisations, including other local authorities and central government bodies.

3.1.3 Customer and Business Services (CBS)

CBS comprises the following key functions:

- **Income Collection and Financial Assessments, which includes revenues and benefits, accounts payable and accounts receivable, has responsibility for:**
 - Administering and collecting Council Tax and Non-Domestic Rates
 - Administering the award of Housing Benefit, Council Tax Reduction, Scottish Welfare Fund and Discretionary Housing Payment
 - Processing payments to citizens, suppliers, and community groups on behalf of the Glasgow family
 - Administering Free School Meals, School Clothing Grants, Education Maintenance Allowance and Blue Badges
 - Managing the collection of sundry debt through issuing invoices on behalf of the council family
- **Transactional Shared Service and Business Support**
 - Providing employee services including payroll, recruitment, training and events including the processing of salary payments and managing any subsequent employee enquiries for employees across the Glasgow family
 - Managing the councils' Customer Contact Centre, handling inbound enquiries on a range of enquiries such as Cleansing, Road and Lighting Faults, Scottish Welfare Fund etc.
 - Providing administrative business support services to the councils' Parking Team, assisting with the implementation of new policies / initiatives e.g., Low Emissions Zone (LEZ) and Footway contraventions
 - Providing administrative business support services to Chief Executive Department, Education Services, Glasgow City Health & Social Care Partnership (GCHSCP), Neighbourhoods, Regeneration and Sustainability (NRS) and to the council's Arms-Length External Organisations (ALEOs)
 - Monitoring of ongoing compliance with corporate requirements for health and safety, audit and risk within CBS
 - Horizon scanning of regulatory and council-wide developments to anticipate and react to upcoming challenges impacting operational delivery

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3.1.4 Corporate Finance

Corporate Finance is responsible for:

- The preparation and consolidation of all core financial information including annual estimates, financial monitoring and annual accounts and all statutory financial returns and statistical information. This includes the financial management of the council's £2.1 billion net revenue expenditure, £0.7 billion approved investment programme, £5.2 billion asset base as well as overseeing financial performance and reporting across the council family
- Management of the council's day to day cash flow including the £1.6 billion debt portfolio and short-term investment portfolio
- The financial administration and management of the Strathclyde Pension Fund with net assets of £30.6 billion
- Providing advice and guidance on all aspects of council finance particularly in relation to the development of business cases for major projects, financial frameworks, option appraisals, VAT and the council's renewal and transformation programmes

3.1.5 Catering and Facilities Management (CFM)

Catering and FM includes the delivery of the following key functions:

- **Catering:**
 - School and welfare catering
 - Hospitality and corporate banqueting in some of the city's most iconic venues
 - Hosting events and weddings
 - Civic banqueting at Glasgow City Chambers
 - Host to a range of national and international events in the city
 - Daily catering within museums, leisure centres and libraries across the city
- **Facilities management**, providing vital services in private and public buildings across Glasgow including building and window cleaning, janitorial and school crossing patrol services.
- **Technical Services**, undertaking the maintenance of all catering and cleaning equipment across the council family estate.

3.1.6 Governance and Change

The Governance and Change Team provides support across all areas of Financial Services including:

- Managing and monitoring risk to provide confidence and assurance in the services that we deliver. This involves taking a lead role in areas including information management and security, business continuity, resilience and risk management, audit compliance and other matters relating to governance
- Day-to-day banking services for the council family
- Monitoring and providing assurance on the integrity of finance systems and the SAP ledger
- Managing all insurance matters for the council family including handling insurance claims received, providing advice and guidance and liaising with the providers of the council's insurance policies

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- Leading on income governance, including developing and enhancing the council's digital payment solutions to ensure we provide the customer with cost-effective, convenient and secure payment methods, including compliance with the Payment Card Industry Data Security Standard
- Delivering transformational change across Financial Services and the wider council including the Print and Mail Strategy and the Customer Strategy

The priorities for the Team will be to continue to promote a culture of change and continuous improvement supported by effective management and control.

3.1.7 **Strathclyde Pension Fund Office (SPFO)**

Glasgow City Council has statutory responsibility for the administration of the Local Government Pension Scheme (LGPS) in the West of Scotland, both on its own behalf and in respect of around 150 other employers including the 11 other local authorities in the former Strathclyde area.

- The main functions are:
 - management and investment of scheme funds; and
 - administration of scheme benefits

These functions are carried out in accordance with the Local Government Pension Scheme (Scotland) Regulations which are statutory instruments made under the Public Service Pensions Act 2013 and the Superannuation Act 1972. Glasgow carries out its role as Administering Authority via:

- the Strathclyde Pension Fund Committee, to which the council has delegated power to discharge all functions relating to its role as administering authority; the Strathclyde Pension Fund Pension Board which assists the committee with compliance.
- the Strathclyde Pension Fund Office (SPFO), a division of Financial Services; and
- the Strathclyde Pension Fund (SPF or the Fund)

3.1.8 **Enterprise Resource Planning (ERP) Development Programme**

ERP Development Programme is responsible for:

- Maintenance and support of SAP Enterprise Resource Planning (ERP) IT system, the council's core HR, Payroll and Financial system through to replacement planned for 2027
- Delivery of the required SAP changes to facilitate the new Pay and Grading system
- Delivery of the ERP replacement programme by implementing Oracle Cloud ERP solution

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3.1.9 Financial Services' Priorities

The following tables detail the major priorities for the service and key performance indicators that complement the Strategic Plan commitments.

Table 7:

Service Priorities	Actions	Milestones 2025-26	Planned Activity
Assessors and Electoral Registration Office (AERO)			
Carry out the 2025 Annual Canvass	Issue all households with their annual canvass return forms	Process returns and update the register in time for publication on 1st December 2025	Dedicated data matching project Canvass project plan
Carry out a refresh of absent vote signatures for Scottish Parliament & Local Council Elections	Send a notice in writing requesting absent voters to refresh their postal & proxy arrangements, failure to refresh will result in the cancellation of their absent vote	31 January 2026	Send a notice in writing requesting absent voters to refresh their postal & proxy arrangements
Carry out a renewal of absent votes for UK Parliament Elections	Send a notice in writing requesting absent voters to renew their postal & proxy arrangements, failure to renew will result in the cancellation of their absent vote	31 January 2026	Send a notice in writing requesting absent voters to renew their postal & proxy arrangements
Revaluation 2023 - Proposal and Appeal Disposal <i>(formerly known as Appeals)</i>	Progress proposals and appeals against the 2023 Revaluation values	30 September 2025 (statutory proposal disposal deadline)	Continue to review system processes and procedures
Revaluation 2026	Revalue 28,539 non-domestic properties for the 2026 revaluation which is currently valued at £1.016 billion	Issue 2026 draft valuation notices on 30 November 2025 Issue Revaluation notices by 15 March 2026	Continue to engage with stakeholders to pre agree 2026 values
Audit and Inspection			
Completion of 2025/26 Annual Opinion	Complete all required fieldwork to prepare the Annual Assurance Statement that is necessary to inform the council's Annual Governance Statement	30 November 2025 (6 monthly tracking report); 30 June 2026 (annual report)	Monthly manager meetings to track progress of audit plan 6-monthly reporting on status to FASC

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Service Priorities	Actions	Milestones 2025-26	Planned Activity
Quality compliance	Average client survey score >3	30 November 2025 (6 monthly tracking report); 30 June 2026 (annual report)	Calculate and review every 6 months. Any score < 3 raised immediately with Head of Internal Audit
	Maintain BSI accreditation	31 March 2026	Review by BSI scheduled for every February / March. In year compliance checks. Quality assurance group monitors progress quarterly
	Internal and external quality assessments against the Global Internal Audit Standards (as adopted by UK Application Note)	31 December 2025 Self-assessment 31 May 2026 5-yearly external assessment	Self-assessment undertaken every year, and reported in Annual Report to FASC 5 yearly external assessment (last reported to FASC May 2021)
Completion of fraud workplan	Corporate Fraud and Investigations team – cover all key areas of the Corporate Fraud Workplan and report through Annual Assurance Statement	30 November 2025 (6 monthly tracking report); 30 June 2026 (annual report)	Monthly manager meetings to track progress of fraud workplan 6-monthly reporting on status to FASC
Financial performance	Audit Glasgow financial outturn within approved annual budget for 2025/26	Mid-year probable outturn position (period 7/8)	Monitor Audit Glasgow income against target every quarter
Customer and Business Services (CBS)			
New Pay & Grading Scheme	Provide Operational Payroll and Employee Service Centre (ESC) subject matter expertise support for the Pay and Grading (PGS) project	Ongoing Timelines set by the Pay & Grading Programme	Development of operational deliverables within the wider PGS Programme
ERP Programme	Operational subject matter expertise support for the implementation of the ERP Programme	Ongoing Timelines set by the ERP Programme	Development of operational deliverables across the ERP Programme
Financial Supports for Citizens	Ensure sufficient scrutiny of upcoming UK & Scottish Government welfare benefits changes and any additional supports for citizens introduced to help mitigate ongoing financial challenges	Ongoing Planned migration of all legacy working age UK welfare benefits due to complete by	Review of processes to determine further automation opportunities and potential for system integration

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Service Priorities	Actions	Milestones 2025-26	Planned Activity
	To develop processes to streamline and automate activities to ensure timely and efficient payment of awards made by CBS, including Housing Benefit, Council Tax Reduction, Discretionary Housing Payment, Scottish Welfare Fund and Education related benefits	December 2025 along with further changes announced by the UK Government in the Spring 2025 Statement	
Single Person Discount Review including CTR caseload	Review entitlement to council tax single person discounts across the full Glasgow caseload.	Ongoing throughout 2026/26	Review of full caseload including those eligible for Council Tax Reduction
Corporate Finance			
Annual Accounts	Completion of unaudited accounts for 2024/25 by statutory deadline	30 June 2025	Completion of unaudited accounts
	Obtain and unqualified audit certificate for 2024/25 annual accounts by agreed deadline	Deadline still to be agreed	Liaise with Ernst and Young to agree deadline and support audit process
Annual Estimates	Prepare 2026/27 annual budget for approval by statutory deadline	Prepare 2026/27 annual budget for approval by statutory deadline	Completion of annual budget process
Catering and Facilities Management (CFM)			
Free School Meals	Service delivery planning and implementation for the rollout of free school meals for all Primary 6 children in August 2025	August 2025 - state of readiness for increased production	Project plan underway including site visits and review of production and import kitchens
Encore review	-Increased revenue for Kelvingrove Museum and Riverside Museum -Additional focus on sustainability plans and introduce key initiatives to measure progress	- Increase seating capacity by Dec 2025 - Deliver and pilot new initiatives by Sept 25	-Project plan for external seating at Riverside -Borrow Cup sales, Menu design and work with soil association Scotland
Support Structure review	Management review of the structure to ensure succession planning for Food Safety, Health & Safety, Procurement and Training	Service Reform delivered by December 2025	Review of structure and key outputs per area

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Service Priorities	Actions	Milestones 2025-26	Planned Activity
Governance and Change			
Insurance	Undertake a review of insurance cover and policies across the Council family to ensure it is structured in line with agreed requirements and resources	2025 Insurance programme in ongoing discussions for renewal on the 1 October 2025 Terms from insurers are received 4 weeks before renewal, between now and renewal date, negotiations and discussions will take place	Meetings and discussions to be held with all departments and ALEOs focusing on property and associated risks
Incoming Customer Payments	Undertake the Payment Card Industry Data Security Standard (PCI-DSS) assessment for the council	Procurement route for assessor agreed by end April 2025 Gap analysis completed by end of September 2025 Full assessment by end of March 2026	Building on attainment of Version 4.01, work with the assessor to carry out the gap analysis, followed by the full assessment during 2025-26
	In line with the Incoming Customer Payments Strategy encourage customers to transact with the council in the most efficient ways possible	Building on 2024-25, a further 5% channel shift to digital/automated payment channels	Continue to expand and promote online/automated payment channels, including payment up front for goods and services where appropriate
	Decommission Cash Receipting System (CRS) for any live transactions	Close Office 1 and Office 900 (CRS Accounts) by end of June 2025 Maintain CRS as a read only system for 6 years and agree purging protocol with CGI by July 2025	Remove all live activity from CRS and retain read only access in line with data retention policy
Print and Mail Strategy	Continue roll out of remote/hybrid model of mail fulfilment for the council family into new areas (e.g. Glasgow City Health and Social Care Partnership (HSCP) and Glasgow Life)	Work with HSCP to roll out by September 2025 Work with Glasgow Life to roll out by March 2026	Rollout hybrid mail to new service areas

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Service Priorities	Actions	Milestones 2025-26	Planned Activity
	Reduce the council wide MFD (multi-functional device) printing volume by 2.5 million 'clicks' (3%) from 2024 levels	Building on work to date continue to maintain progress by reducing print levels by 2.5 million 'clicks' (3%) from 2024 levels	Actively promote opportunities to services to reduce printing Grow the Think Before You Print campaign to reduce print council wide
Strathclyde Pension Fund Office (SPFO)			
Actuarial Valuation 2026	Planning and preparation for the statutory triennial valuation as of 31 March 2026	Complete preparation by March 2026	Review data quality. Draft plan for completion of valuation within 12-month regulatory timescale Preliminary discussion of funding strategy
Assurance Mapping	Develop Assurance Mapping for SPF as part of Risk Strategy	Map current risk register. Complete by March 2026	Map current risk register
Pensions Dashboard	The Pensions Dashboards is a UK-wide initiative to provide clear and simple information to individuals who have multiple pension savings, including their State Pension. Deadline for LGPS connection is September 2025	Preparation and planning for public access go-live in October 2026 including agreeing matching criteria, protocols, and response processes	Complete testing phase by April 25 to ensure data readiness and technical compliance Connect with Dashboard ecosystem ahead of the statutory deadline for LGPS of September 2025
McCloud Remedy	Final phase of McCloud Remedy to address and remove age discrimination in the LGPS 2015 transitional protections	Complete payment revisions for "other" (non-pensioner) statuses (transfers out, deaths, etc.) during 2025/26	Content of annual benefit statements in respect of McCloud impact to be reviewed ahead 2025 issue
ICT Arrangements	Migration of Altair pensions system to cloud-based solution hosted by Heywood	Go/no-go decision by September 25.	Remainder of activities and timetable subject to SIIT/CGI agreement
Pension Administration Strategy (PAS)	Triennial review of PAS	Agree and publish final PAS by March 2026	Review and re-draft by November 25 Statutory consultation on draft
Climate Action Plan	Review of SPF Climate Action Plan agreed in 2023	Complete by March 2026	Review to include: progress to date; revised Net Zero Investment Framework "NZIF 2.0"

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Service Priorities	Actions	Milestones 2025-26	Planned Activity
			published during 2024; Task Force on Climate-related Financial Disclosures (TCFD); Task Force on Nature-related Financial Disclosures (TNFD); future alignment and targets
Investment Strategy and Structure	Preparation for review in line with 2026 actuarial valuation	Complete by March 2026	To include: consideration of multiple/alternative investment strategies for employers; outcomes of review of SPF CAP (see above); agree priorities and plan for 2025/26 review
SPF 50	May 2025 marks 50th anniversary of SPF's creation in 1975	To include: rebranding, publication(s) celebratory event(s)	Ongoing throughout 2025
ERP Development Programme			
SAP Maintenance and Support	Support delivery of SAP business as usual activity designed to ensure regulatory compliance and maintenance of existing functional capacity through to SAP replacement planned for 2027	Confirm the most appropriate model to deliver ongoing SAP support - May 2025 Deliver agreed support model - December 2025	Options appraisal for ongoing SAP support model Undertake required activities to deliver any required upgrades, patches or regulatory changes
New Pay and Grading system	Provide Technical Payroll subject matter expertise support for the Pay and Grading (PGS) project including technical blueprint development, system build	Subject to outcomes from ongoing Equal Pay and Pay and Grading planning considerations	Support the Equal Pay and Pay and Grading project team on SAP HR and Payroll technical matters Maintain the Pay and Grading proof of concept system to provide a platform on which to migrate to the new arrangements when agreed
ERP Replacement Programme	Implementation of a replacement ERP (Oracle Cloud ERP) system to mitigate risks associated with	Procure System Integrator to support	Issue System Integrator (SI) tender documentation

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Service Priorities	Actions	Milestones 2025-26	Planned Activity
	the end of standard support for the current SAP system in 2027	implementation activity-June 2025 Update Project Initiation Document (PID) and agree Final Business Case. October 25 Commence Oracle Cloud ERP implementation. September 2025	Conclude detailed project delivery plan with appointed SI Consider, propose and deliver resourcing model to implement the solution Commence implementation activity

Table 8:

Key Performance Indicators	Actions	Target 2025-26
Assessors and Electoral Registration Office (AERO)		
New Entries to the Council Tax List Undertaken within:	0-3 months	80%
	3-6 months	15%
	6 months +	5%
Amendments to the Valuation Roll Undertaken within:	0-3 months	70%
	3-6 months	15%
	6 months +	15%
Customer and Business Services (CBS)		
Delivery of processes with the highest priority for our clients	% of staff paid on time	99.5%
	Accounts payable paid on time	96%
	Council Tax – Income Collection in year	94%
	Council Tax – Cost of Collection per Dwelling	TBC ¹
	NDR – Income Collection in year of billing	92%
	NDR – Cost of Collection per Chargeable Property	TBC ¹
	Processing Housing Benefit and Council Tax Reduction – New Claims	21 days
	Processing Housing Benefit and Council Tax Reduction – Change in Circumstances	11 days

¹ The 2024/25 actual for this target will not be available until after the final accounts for 2024/25 are complete. The actual figure will then inform the target for 2025/26.

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Key Performance Indicators	Actions	Target 2025-26
	Processing Housing Benefit and Council Tax Reduction – Administration Cost per Case	TBC ¹
	Scottish Welfare Fund Crisis Grants processed within 24 hours	95%
	Scottish Welfare Fund Community Care Grants processed within 15 days	95%
Catering and Facilities Management (CFM)		
School Meals	Increase the number of children dining in Schools and receiving a nutritious healthy meal	65%
Staff Training	Training Delivered	850 hours per month
Communication	Communication & Engagement	Text message hits to be above 80%
Governance and Change		
Incoming Customer Payments	Maximum % Sundry Debt outstanding after 90 days	TBC ²
Banking	Corporate banking reconciliations completed within ten working days	100%
Strathclyde Pension Fund Office (SPFO)		
Funding	Funding Level (assets/liabilities).	100%
Investment	3-year annualised investment return.	5.0% p.a.
Administration	New retirals processed for payroll date.	95%
Communications	Members registered for <i>SPFOnline</i> portal.	146,000
Corporate Scorecard		
Financial Governance	Percentage savings forecast for delivery	100%
	Revenue Budget Monitoring - % actual expenditure against budget	100%
Financial Services: Staff Attendance/Development		
Attendance Management	Average days lost through sickness absence	14.5 days
Performance Coaching and Review (PCR)	Completion of employee PCR meetings (two per annum)	85%

² The 2024/25 actual for this target will not be available until after the final accounts for 2024/25 are complete. The actual figure will then inform the target for 2025/26.

3.2 People Engagement and Development

3.2.1 Engagement

Financial Services is committed to investing in its staff as its key asset by continuing to support the development and the wellbeing of all staff.

3.2.2 Workforce Planning

Workforce arrangements are monitored through the service Workforce Planning Group and reported to the Financial Services Leadership Team (FSLT).

3.2.3 Training and Development

Staff in Financial Services have 24/7 access to a range of training and development courses through the council's Glasgow Online Learning and Development (GOLD) platform, SPFO staff also have the added benefit of their software suppliers online learning tool Training and Education Centre (TEC) which creates a more collaborative and social learning experience with an extensive and diverse range of training modules and resources.

In addition, the following specialised training is ongoing:

- Assessors and Electoral Registration Office have 3 graduate surveyors who are preparing to sit their professional competency exams currently to obtain full chartered status with the Royal Institution of Chartered Surveyors (RICS) and have 4 trainees participating in a surveying graduate apprenticeship program run by Napier University.
- It is intended that all Electoral Registration staff attend the foundation course in electoral administration.
- A number of Corporate Finance and Internal Audit staff are currently studying for the Chartered Institute of Public Finance and Accountancy (CIPFA) qualification. These trainee accountants and auditors are also being given the opportunity to build their skill sets through job rotation. This has helped to improve communication across divisions and teams and encourages continuous improvement with the sharing of best practice.
- Also, the five-year accountancy graduate apprentice scheme is now in its fourth year and students continue to progress through their course with the aim of completing the full Association of Chartered Certified Accountants (ACCA) qualification.
- SPFO has made a demonstrable commitment to training and development. Much of this is delivered internally but staff are also encouraged and supported by SPFO in gaining professional qualifications through the Institute of Payroll Professionals (IPP).
- Also, the Local Government Association (LGA) is currently working with The Pensions Management Institute (PMI) on the provision of a level 2 (GCSE equivalent) and a level 3 (A-level equivalent) qualification that will be Local Government Pension Scheme (LGPS) specific. Pilot courses commenced in April 2025.
- During 2024, SPFO subscribed to their software suppliers online learning tool Training and Education Centre (TEC). This portal provides a variety of online courses for their staff, ranging from general pensions knowledge to more in depth system and workflow specific courses. Managers can also create and assign learning plans for individuals in TEC.
- CBS will continue to identify and promote opportunities for staff development through participation in internal programmes and by accessing services and qualifications provided by external professional and collaborative forums such as the Institute of Revenues, Rating and Valuation (IRRV).

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- Financial Services' recruitment strategy has benefited from the Modern Apprentice (MA) programme since its introduction. Apprentices work towards industry recognised qualifications (SVQ) in areas such as business administration and professional cookery. Governance and Change currently have an MA supporting Insurance Claims activity. This programme offers career development opportunities and practical work experience for apprentices
- CFM Succession Planning activity includes a review of all key positions and any single point of failure. PCR processes rolled out to identify development areas and to highlight top talent for individual coaching and mentoring.
- ERP team has ongoing development of Project Management and Project Management Office training by programme Client-Side Advisor.
- ERP Oracle system professional user training will be commencing October 25 provided by appointed System Implementor.

3.2.4 Performance Coaching Review (PCR)

The service continues to support the council's Performance Coaching Review programme, with 74% of employees participating in PCRs in 2024/25. Performance Coaching focuses on developing an individual's skills, knowledge and abilities, as well as building a good working relationship with their line manager.

3.2.5 Attendance Management

Financial Services reported an employee absence rate of 17.3 average days lost (ADL) for 24/25. This compares to the annual target for the year of 14.5 days.

Financial Services and Strategic HR are working together to provide support to operational areas with the reviewed and refreshed Maximising Attendance Guidance across the Service through a Managers Briefing. As part of this initiative all managers are required to complete the Supporting Attendance for Glasgow City Council online course by 30 April 2025 this includes any team members with people management responsibilities.

3.2.6 Staff Health Initiatives

Financial Services works closely with Strategic HR to support the aims and principles set out in the [Health and Wellbeing Strategy 2021-2025](#), these activities include:

- Delivery of the annual corporate inclusion calendar and communication plan - promoting national health awareness campaigns, information, resources, opportunities and support to empower staff to champion their own health and wellbeing.
- Monthly programme of health and wellbeing awareness sessions, aligned to the inclusion calendar, and supported by expert partners including People Asset Management (PAM) (the Council's Occupational Health & Employee Assistance Provider), Prostate Scotland, Bowel Cancer Scotland, MacMillan Cancer Support, Able Futures, Employers Network for Equality & Inclusion (ENEI), Scottish Action for Mental Health (SAMH), Greater Glasgow & Clyde NHS (GGC NHS) and Glasgow City HSCP (GCHSCP).
- Onsite health and wellbeing roadshows, engaging staff across financial services. Each event was tailored to meet local staff needs and asks and facilitated by service staff with support from expert partners including PAM, Glasgow Alcohol and Drug Service, Gamblers Anonymous, Home Energy Scotland, Step Change Debt Charity, Glasgow Credit Union, and Hospital Saturday Fund.
- Black, Asian and Minority Ethnic (BAME) Employee Event - Faith and Me at Work, to bring staff together from different religions and cultures to build friendship and respect. The aim

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is to develop a greater understanding of our diversity, faith practices and discuss how we work together to develop respectful conversations in the workplace.

- Regular wellbeing sessions from the city centre wellbeing rooms, enabling office-based staff to come together and be physically active at work with lunchtime table tennis, yoga and seated massage sessions.
- Staff health checks, delivered by PAM which included checking participants blood pressure, cholesterol proving to be a positive means for delivering direct health advice to staff and early interventions to improve long term health outcomes.
- Corporate branded health and wellbeing QR code posters, digital screen notices, and Council IT screensavers to alert and link staff to recommended sources of support.
- Regular promotion of staff discounts including preferential rates for Glasgow Club gym membership and discounted fruit and vegetables through City Markets, encouraging healthy eating options at work and at home.
- Provision of cost-of-living support including the development of a dedicated financial wellbeing page on the staff webpages, a help sheet signposting staff to trusted support, and financial wellbeing webinars delivered in partnership with Money Advice Scotland.

Strategic HR continue to work with Financial Services on our health and wellbeing action plans and activities outlining improvements and encouraging better practices.

3.2.7 Work/Life Balance and Flexible Retirement

We recognise that our employees within Financial Services are our greatest asset and that it is through them that our services are delivered and continually improved. We have put in place modern flexible working practices so we can ensure the following:

- Deliver efficient, effective services to the people of Glasgow.
- Recruit and retain skilled, competent and engaged employees from diverse communities.
- Meet the needs of our diverse workforce by enabling them to combine their working life with their social, health, family, caring and other responsibilities.

Financial Services continues to support a range of core flexible working options within the exigencies of the service which enhance the work life balance of staff. This includes reduced hours, part time working, compressed hours, home working and career breaks. Eligible staff have also been able to take advantage of the Flexible Retirement option that allows members of the Local Government Pension Scheme (LGPS) to request access to their pension whilst working reduced hours.

Section 4: Benchmarking, Inspection and Equalities

4. Self-Assessment

4.1 Financial Services is committed to delivering Best Value and adopting the principles of self-assessment. We consider benchmarking to be a vital tool that offers insight to help drive improvements and deliver value for money.

4.2 Benchmarking

4.2.1 [Local Government Benchmarking Framework \(LGBF\)](#)

The LGBF is a high-level benchmarking tool designed to support senior management teams and elected members to ask questions about key council services. It reflects a commitment by SOLACE (Scotland) and COSLA to develop better measurement and comparable data as a catalyst for improving services, targeting resources to areas of greatest impact and enhancing public accountability.

The comparison information is used to inform service delivery and highlight specific areas for continued improvement such as Council Tax collection % targets.

Our performance against the Scottish average for 2023/24 (the most recent data available nationally) is reported below, and the comparison with all local authorities highlighted in the charts that follow.

Table 9:

Description	Glasgow	Scottish Average
Cost per dwelling of collecting council tax	£3.55	£5.89
% of income due from Council Tax received by the end of the year	93.8%	95.5%
% of invoices sampled that were paid within 30 days	91.8%	93.1%

Fig. 1: Cost per dwelling of collecting council tax

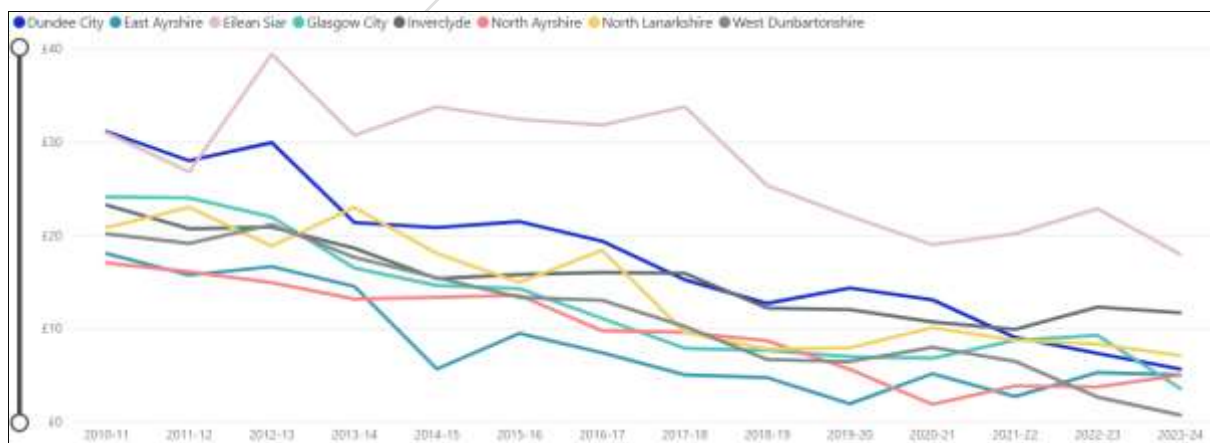


Fig. 2: % of income due from Council Tax received by the end of the year

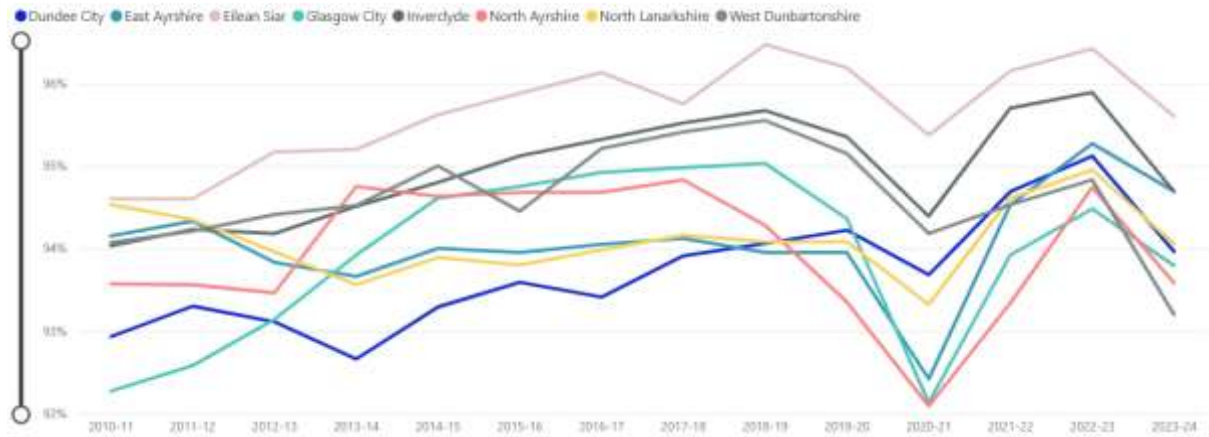
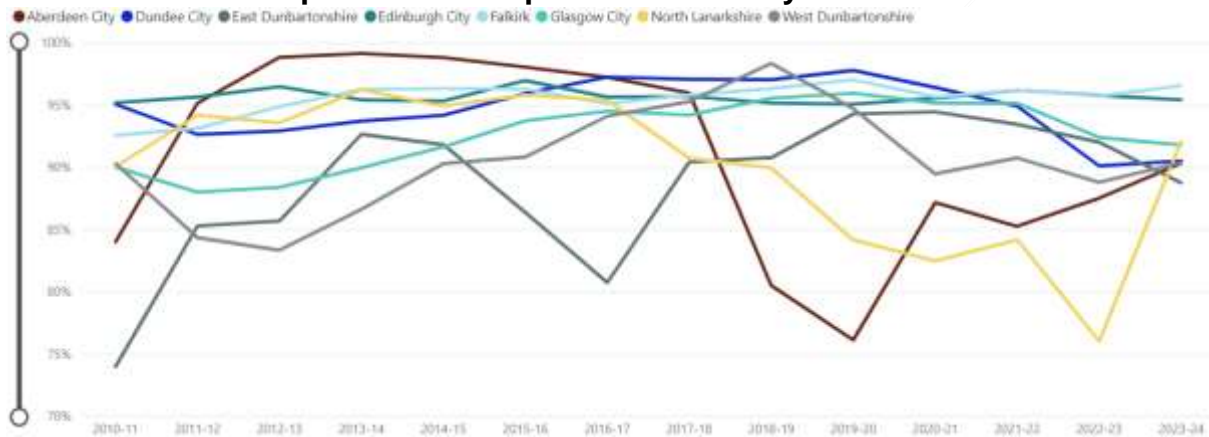


Fig. 3: % of invoices sampled that were paid within 30 days



4.3 Benchmarking – Other

- 4.3.1 The Revenues and Benefits function is extremely active in the local government community via involvement with the Institutes of Revenues, Rating and Valuation (IRRV), the professional body for staff in the field of local authority revenue collection, and a key player in showcasing and promoting best practice across councils.
- 4.3.2 Glasgow Assessors participates in benchmarking as part of the Scottish Assessors Association (SAA) for non-domestic rates proposals and appeals. This includes volumes, disposal rates and historical standards against other Scottish Local Authorities.
- 4.3.3 SPFO participates in benchmarking as part of the Pensions and Investment Research Consultants Ltd (PIRC) Local Authority Universe.

4.4 Inspection

- 4.4.1 The service is extensively reviewed by both internal and external audit bodies and scrutiny agencies. Quality assurance relating to Internal Audit activity was carried out in the following areas during 2024/25:
 - Internal Quality Assessment against the Public Sector Internal Audit Standards.
 - British Standards Management Standard ISO 9001:2015 compliance.

The above inspections are annual and are scheduled for completion each year. The findings are reported to FASC. In 2025/26 the 5-yearly external quality assessment of Internal Audit is due for reporting in May 2026.

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4.5 Equalities, Diversity and Inclusion (ED&I)

- 4.5.1 Equalities will again be a key focus for Financial Services in the coming year with support given to the [Equality Outcomes for 2021 - 2025](#) and the employee networks which recognise and value the difference between all our staff.

In line with the requirements of the Equality Act 2010, the organisation is currently developing revised outcomes to cover the period 2025 - 2029 this includes consultation with employees via surveys and focus groups to fully understand their view in relation to the impact of the strategy, which financial services working with strategic HR will continue to support.

- 4.5.2 Some of the key strategic and developmental mechanisms for delivering our outcomes include offering ED&I training to all Financial Services staff. They can register for any course/workshop offered through the ED&I training catalogue. Workshops are generally delivered by external providers and include:
- Disability Equality Training for front line employees.
 - Working and Managing in a Diverse Environment.
 - Race Awareness for Employees.
 - Unconscious Bias in Recruitment and Selection.
 - Autism Awareness
 - Equality outcomes and Equality Impact Assessments (EqIAs) are now standard considerations for all options discussed during the budget process and published with budget papers.
- 4.5.3 As a Service we also promote staff participation in established council employee networks, providing our employees with an opportunity to meet with similar colleagues from across the organisation and build a support network. These include the Black, Asian and Minority Ethnic (BAME) Network, Women's Network, Lesbian, Gay, Bisexual, Transgender, and Intersex (LGBTI+) Employee Network, Disabled Employee Peer Support Network and the Carer's Employee Support Network.

4.6 Equality Impact Assessments (EqIA)

- 4.6.1 EqIA is a method or tool for assessing the effects or impacts of a council policy or function on removing barriers to equality.

The Equality Act 2010 introduced a new public sector equality duty which requires public authorities to try and eliminate discrimination; promote equality and good relations across a range of protected characteristics. Equality impact assessment (EqIA) is one way to ensure public policies meet these legal requirements.

EqIA screenings are carried out for council family budget changes as part of the annual budget setting process and provide a mechanism for full assessment if required.

More Information is available on [GCC website](#)

Section 5: Communication and Engagement

5. Tell Us What You Think

- 5.1 If you would like to let us know how we can improve the Annual Business Plan for Financial Services or want further information, please email:
fsgovernance@glasgow.gov.uk

Section 6: Policy and Resource Implications

6. Resource Implications, Equality and Socio-Economic, Climate and Privacy and Data Protection Impacts

6.1 Resource Implications:

<i>Financial:</i>	The plan will be implemented within existing resources
<i>Legal:</i>	None
<i>Personnel:</i>	None
<i>Procurement:</i>	None
<i>Council Strategic Plan:</i>	Supports Grand Challenges One: Reduce poverty and inequality in our communities and Four: Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities.

6.2 Equality and Socio-Economic Impacts:

<i>Does the proposal support the Council's Equality Outcomes 2021-2025? Please specify</i>	Yes, it supports the key improvement aims within the outcomes of increasing people's knowledge about equality and fairness, and also looks to improve access to Council services by people with protected characteristics, and promotes and supports respect for Equality and Diversity
<i>What are the potential equality impacts as a result of this report?</i>	It is anticipated that the actions outlined in the strategic plan will have a positive impact on protected characteristics as noted in the improvement aims above.
<i>Please highlight if the policy/proposal will help address socio economic disadvantage.</i>	Yes, through administering a range of financial support mechanisms including Housing Benefit, Council Tax Reduction, Scottish Welfare Fund and Education related benefits.

6.3 Climate Impacts:

Does the proposal support any Climate Plan actions? Please specify: Not directly, however Committee will receive updates with regards to progress on achieving Climate Plan actions where appropriate as part of service reporting

What are the potential climate impacts as a result of this report? None

Will the proposal contribute to Glasgow's net zero carbon target? Effective scrutiny is part of our overall governance arrangements to ensure we deliver on high priority plans and strategies

6.4 Privacy and Data Protection Impacts:

Are there any potential data protection impacts as a result of this report? No

If Yes, please confirm that a Data Protection Impact Assessment (DPIA) has been carried out

Section 7

7. Recommendations

- 7.1 The Committee is asked to:
Consider and note the Financial Services Annual Business Plan 2025/26

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