



Glasgow City Council

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

Report by Executive Director of Finance

Contact: Robert Emmott

Item 2

28th May 2026

**ANNUAL BUSINESS PLAN (ABP)
2026/27 FOR FINANCIAL SERVICES**

Purpose of Report:

The report presents the 2026/27 Annual Business Plan (ABP) for Financial Services.

It gives an overview of priorities for 2026/27 and the resources available to deliver these priorities.

Recommendations:

The committee is asked to consider and note the Financial Services Annual Business Plan 2026/27.

Ward No(s):

Citywide: ✓

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



Financial Services
Annual Business Plan
(ABP)

2026/27

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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.

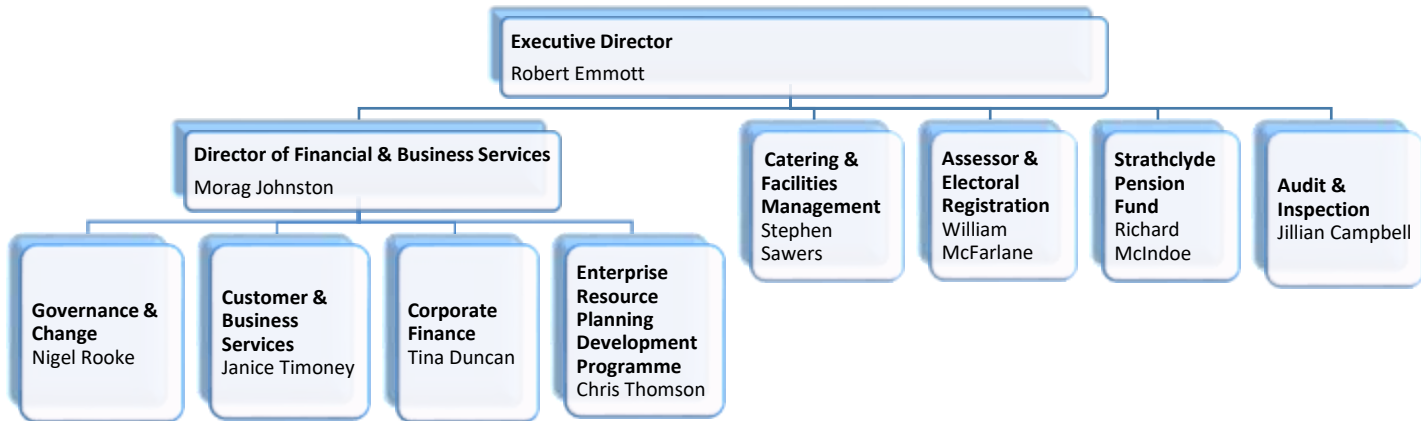
- Strathclyde Pension Fund

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 2026 is 3968 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



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 2025.

Table 1:

31 st March 2026												
<i>The number and percentage of staff that are:</i>												
Grade (s) Headcount	Male		Female		White		Ethnic Minority		Disabled		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1 to 4	814	23.3	2687	76.7	2708	77.3	221	6.3	159	4.5	3501	88.2
5 to 7	113	30.4	259	69.6	336	90.3	7	1.9	21	5.6	372	9.4
8	13	30.2	30	69.8	40	93.0	1	2.3	1	2.3	43	1.1
9 to 14	23	56.1	18	43.9	37	90.2	1	2.3	3	7.3	41	1.0
Non PGS*	6	54.5	5	45.5	5	45.5	0	0.0	0	0.0	11	0.3
Totals	969	24.4	2999	75.6	3126	78.8	230	5.8	184	4.6	3968	100
*Non-Pay and Grading Structure e.g. Modern Apprentice											612	15.4

Table 2:

31 st March 2025												
<i>The number and percentage of staff that are:</i>												
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

1.5 Financial Resources

1.5.1 Financial Services' objective and subjective budgets for 2025/26 and 2026/27 are detailed in the tables below.

1.5.2 The financial outturn position for the service for 2025/26 will not be available until June 2026.

Table 3:

2025/2026 Budget £000	Subjective Analysis	2026/2027 Budget £000
	Expenditure	
104,135	Employee Costs	117,076
4,249	Premises Costs	3,819
1,441	Transport and Plant	1,403
28,787	Supplies and Services	29,636
7,681	Third Party Payments	7,681
310	Transfer Payments	310
369,743	Benefit Payments	376,051
-106	Transfer to Capital	-110
516,240	Direct Departmental Expenditure	535,866
-17,910	Central Charges	-20,737
498,330	Total Expenditure	515,129
358,857	Total Income	361,488
139,473	Net Expenditure	153,641

Table 4:

2025/2026 Budget £000	Objective Analysis	2026/2027 Budget £000
	Expenditure	
12,464	Finance Strategy and Management	13,416
1,844	Audit and Inspection	2,060
4,384	Strathclyde Pension Fund Office	5,810
3,748	Assessor and Electoral Registration Office	4,199
31,612	Customer and Business Services	34,315
10,670	Support Services	10,775
81,775	Catering and Facilities Management	89,240
146,497	Direct Departmental Expenditure	159,815
-17,910	Central Charges	-20,737
128,587	Total Expenditure	139,078
	Income	
9,318	Finance Strategy and Management	9,469
366	Audit and Inspection	366
5,421	Strathclyde Pension Fund Office	6,847

2025/2026 Budget £000	Objective Analysis	2026/2027 Budget £000
62	Assessor and Electoral Registration Office	62
7,885	Customer and Business Services	8,160
2,775	Support Services	2,775
70,683	Catering and Facilities Management	71,462
96,510	Direct Departmental Income	99,141
32,077	Net Expenditure	39,937

Table 5:

2025/2026 Budget £000	Council Tax Reduction Scheme/Benefit Payments	2026/2027 Budget £000
	Expenditure	
263,347	Housing Benefit Payments	263,347
14,573	Discretionary Housing Payments	15,895
84,455	Council Tax Reduction	89,441
7,368	Scottish Welfare Fund	7,368
369,743	Total Benefit Expenditure	376,051
	Income	
262,347	Housing Benefit Payments	262,347
262,347	Total Benefit Income	262,347
107,396	Net Benefit Expenditure	113,704
139,473	Overall Net Expenditure	153,641

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 to 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.

2.6 Revenue Budget Changes for 2026/27

A summary of Revenue Budget Changes 2026/27 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) 2026/27
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	-22
24FS13	Review of Resources - Corporate Finance	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-78
24FS24	Reduction in Statutory Valuation and Electoral Registration Resources	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-108
24FS25	CBS - Automation	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-713
24FS26	Internal Audit - Data Analytics	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-46
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	-254
26GF46	Catering and Facilities Management - Opening the City Chambers	Service Reform	Enable staff to deliver essential services in a sustainable, innovative and efficient way for our communities	-25
Total				-1,246
NET BUDGET CHANGE (£)				-1,246
NET BUDGET CHANGE (%)				0.8%

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 2026/27.

3.1.1 Assessors and Electoral Registration Office (AERO)

Assessors For Glasgow

The Valuation Roll

It is the duty of the City Assessor to make up a valuation roll in respect of each year of revaluations. The valuation roll must be in the form prescribed by statutory instrument and come into force until superseded by a new valuation roll.

From 2023/2024 the revaluation takes place every three years.

The valuation Roll contains the net annual and rateable values of lands and heritages in the City Assessor's valuation area and forms the basis for charges for non-domestic rates.

Key Activities

- Publish a draft valuation roll and send draft valuation notices to the proprietor, tenant and occupier of all lands and heritages shown in the roll in advance of a revaluation.
- Publish a revaluation roll and send revaluation notices to the proprietor, tenant and occupier of all lands and heritages shown in the roll.
- Make mandatory alterations to the roll after it is in force.
- Deal with challenges (proposals and appeals) to entries in the valuation roll

The Valuation List

It is the duty of the City Assessor to make up a Valuation List containing all the council tax bands for all eligible dwellings in their area.

Key Activities

- Compile and maintain the valuation List
- Make mandatory changes to the list after it is in force.
- Deal with challenges (proposals and appeals) to the valuation list.

Electoral Registration Officer(ERO)

The Electoral Register

It is the duty of the ERO to maintain a register of UK parliamentary electors (UKPGE) and a register of local government electors, combined as far as is practicable. They must also produce an open register and maintain absent voting (postal vote and proxy vote) records.

Key Activities

- Compile and maintain a complete and accurate electoral register to support elections
- Carry out an annual canvass to ensure the accuracy of the register
- Maximise Electoral Registration as the precursor to participation in elections.
- Supply copies of the electoral register to eligible organisation and individuals.

- Process requests and applications from existing and potential electors

The Assessor and Electoral Registration Office carries out two statutory functions with both being the responsibility of the statutory appointed officer known as the Assessor and Electoral Registration Officer.

To support and deliver their statutory duties, the Assessor employs teams of chartered surveyors to carry out their valuation functions, and teams of electoral registration subject matter experts to carry out the electoral registration functions.

Assessor For Glasgow

Glasgow City Council (GCC) is required by statute to appoint a City Assessor.

The City Assessor is required to value or revalue all lands and heritages in their valuation area for local taxation purposes.

Since 1987 for the purposes of property based local taxation there is a division between domestic and non-domestic property with each being administered by the Assessor under different statutory provisions.

GCC is legally required to provide the City Assessor with the resources required to discharge their statutory functions.

Glasgow Electoral Registration Office

GCC is required to appoint an Electoral Registration Officer (ERO).

The ERO is responsible for compiling and maintaining the register of electors for GCC.

GCC provides the ERO with the resources to carry discharge their statutory functions.

For Glasgow the City Assessor is also the City Electoral Registration Officer.

3.1.2 Audit and Inspection

Internal Audit is an independent assurance function established by the council to examine and evaluate internal control systems; give assurances to those charged with governance on the adequacy and robustness of these systems and assist Elected Members and officers of the council in the effective discharge of their responsibilities.

Internal Audit provides an internal audit function to the council, its arm's length external organisations (with the exception of Clyde Gateway and the Scottish Event Campus), 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. Internal Audit provides the internal audit function to Shetland Islands Council and undertakes ad hoc work for a number of other Scottish local authorities.

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, Non-Domestic Rates and Business Improvement District (BIDs) notifications
 - Administering the award of Housing Benefit, Council Tax Reduction, Scottish Welfare Fund and Discretionary Housing Payment
 - Administering Free School Meals, School Clothing Grants, Education Maintenance Allowance and Blue Badges
 - Processing payments to citizens, suppliers, and community groups on behalf of the Glasgow family
 - Managing the collection of sundry debt through issuing invoices on behalf of the council family
- **Transactional Shared Service and Business Support**
 - Providing employee services that include payroll support, recruitment, training and events including the processing of changes to salary payments and managing any subsequent enquiries from 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., further rollout of parking permits across the city
 - Providing administrative business support services to Chief Executive Department, Education Services, 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 across CBS
 - Horizon scanning of regulatory and council-wide developments to anticipate and react to upcoming challenges impacting operational delivery

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 £2.2 billion net revenue expenditure, £0.8 billion approved investment programme, £5.4 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 £1.7 billion debt portfolio and short-term investment portfolio
- The financial administration and management of the Strathclyde Pension Fund with net assets of £31.3 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
- 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 130 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
- 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

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 2026-27	Planned Activity
Assessors and Electoral Registration Office (AERO)			
Carry out 2026 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	1 December 2025	Dedicated data matching project Canvass project plan
Design an automatic voter registration pilot	Work with Electoral management system providers to design a system	ongoing	Use locally held to data to automatically register people to vote without applications

Service Priorities	Actions	Milestones 2026-27	Planned Activity
Revaluation 2026 – Proposal and appeal disposal	Progress proposals and appeals against the 2026 Revaluation values	ongoing	Continue to review system processes and procedures
Preparation for the proposed introduction of additional council tax bands for properties valued at over £1 million	Allocate required resources	ongoing	Identify in scope properties
Audit and Inspection			
Completion of 2026/27 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 2026 – 6 monthly update report 30 June 2027 – Annual report and opinion	Regular manager meetings to track audit plan progress 6 monthly reporting on status to FASC
Quality Compliance	Average client survey score > 3	30 November 2026 – 6 monthly update report 30 June 2027 – Annual report and opinion	Calculate and review every 6 months. Any score <3 raised immediately with Head of Audit
	Maintain BSI accreditation	31 March 2027	Review by BSI scheduled for February. In year compliance checks undertaken. Quality assurance group monitors progress quarterly .
	Internal and External quality assessments against Global Internal Audit Standards, in the UK Public Sector.	31 December 2026 – self assessment 31 July 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 in 2021)
Financial Performance	Audit Glasgow financial outturn within approved annual budget for 2026/27	Mid-year probable outturn position (period 7/8)	Monitor income against target quarterly.

Service Priorities	Actions	Milestones 2026-27	Planned Activity
Completion of fraud work	Corporate fraud and Investigations team – cover all key areas and report through Annual Assurance Statement	30 November 2026 – 6 monthly update report 30 June 2027 – Annual report and opinion	Regular manager meetings to track progress on fraud work 6 monthly reporting on status to FASC
Customer and Business Services (CBS)			
New Pay & Grading Scheme	Provide 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
Visitor Levy	Operational billing and collection subject matter expertise to support the implementation of the Council’s Visitor Levy	Implementation in 2027	Development of operational deliverables for the successful implementation of the Levy
Process Review & Automation	By reviewing and automating standardised, high-volume transactional activity we improve customer experience and operational resilience while allowing colleagues to focus on judgement-led, value-adding interactions. This supports a more scalable and sustainable operating model and reduces long-term dependency on manual effort.	Ongoing	Review of processes to determine further streamlining and potential automation opportunities
Council Tax Long Term Empty and Second Home Premium	Ensure the increase on the Council Tax Premium for Long Empty Properties and Second Homes to 200%, effective from April 2026, is applied throughout the financial year	Ongoing	Operational delivery to ensure accurate bills to reflect the premium are issued to council taxpayers where appropriate

Service Priorities	Actions	Milestones 2026-27	Planned Activity
Corporate Finance			
Annual Accounts	Completion of unaudited annual accounts for 2025/26 but statutory deadline.	30 June 2026	Completion of unaudited accounts
	Obtain and unqualified audit certificate for 2025/26 annual accounts by agreed deadline.	November 2026	Liaise with Ernst and Young to support the audit process
Annual Estimates	Prepare 2027/28 annual budget for approval by statutory deadline	11 March 2027	Completion of annual budget process
Catering and Facilities Management (CFM)			
School Meals	Successful rollout of Primary 7 Free School Meals	August 2027	Review production levels across the estate
Encore Operations	Review Encore operating model to improve commercial performance	October 2027	Review site by site performance
Good Food Nation Plan	Complete a draft plan in preparation for Good Food Nation Act going live in April 2028	March 2027	Attend Scottish Government events and compose draft plan
Governance and Change			
Incoming Customer Payments	Undertake the Payment Card Industry Data Security Standard (PCI-DSS) assessment for the council	Procurement for assessor completed by end August 2026 Gap analysis completed by end of Sept 2026 Full assessment by end of March 2027 Improvement plan across GCC delivered in 2026/27	Procurement for longer term assessor/advisor completed. Work with the assessor to carry out the gap analysis, followed by the full assessment during 2026/27. Additionally, an improvement plan to be developed and delivered to help mainstream PCI-DSS activity.
	In line with the Incoming Customer Payments Strategy encourage customers to transact with the council in the most efficient ways possible	Building on 2025-26, a further 5% channel shift to digital/automated payment channels. Following the upgrade in Jan 2026 explore ways	Continue to expand and promote online/automated payment channels, including payment up front for goods and

Service Priorities	Actions	Milestones 2026-27	Planned Activity
		to reduce transaction costs and open up new payment methods	services where appropriate. Look at opening up new payment methods like open banking. Reduce transaction costs through investigating available options.
	Decommission CRS for any live transactions	Remove all live activity by end of September 2026 Maintain CRS as a read only system for 6 years and agree purging protocol with CGI by July 2026	Remove all live activity from CRS and retain read only access in line with data retention policy
Insurance Claims	Conduct an in-depth review of departmental claims experience with a view to identifying areas for improvement and claims reduction	Arrange regular departmental meetings to present accurate claims data and reports. Achieve consensus with departments on areas of concern and identify improvement measures. Deliver improvements within the claims process.	Quarterly meetings to be arranged. Focus on system data and deficits in reporting and risk management.
Print and Mail Strategy	Continue roll out of remote/hybrid model of mail fulfilment for the council family into new areas (e.g. HSCP and Glasgow Life)	Work with HSCP to commence roll out by September 2026 Work with Glasgow Life to commence roll out by March 2027	Rollout hybrid mail to new service areas.
	Reduce the council's corporate MFD (multi-functional device) printing volume 3% from 2025 levels	Building on work to date, continue to maintain progress by reducing print levels 3% from 2025 levels	Actively promote opportunities to services to reduce printing. Grow the Think Before You Print campaign to reduce print council wide

Service Priorities	Actions	Milestones 2026-27	Planned Activity
Strathclyde Pension Fund Office (SPFO)			
Actuarial Valuation 2026	Completion of the statutory triennial valuation as at 31 st March 2026.	Statutory deadline for completion is 31 st March 2027.	Agree assumptions in June; full data download to actuary by end July; preliminary results to SPF Committee in September; individual employer results October/November; final report to SPF Committee March 27; statutory deadline for completion March 27.
Funding Strategy	Review Funding Strategy Statement (FSS).	To be carried out alongside actuarial valuation, for completion by 31 st March 2027	Revised draft FSS to SPF Committee in September; consultation with employers and others October to January; final version to SPF Committee March 2027; publication and effective date 1 st April 2027.
Succession Planning & Management	Ensuring business and service continuity maintained over period of governance and management changes.	Ongoing throughout year. Complete by 31 st March 2027.	Plan for: new committee after 2027 council elections; new Board after 2027 council elections; and some senior management changes.
Investment Strategy and Structure	Review in line with 2026 actuarial valuation.	Conclusions and recommendations to be reported to SPF Committee in March 2027.	Review of overall allocations across asset categories to be informed by Asset Liability Modelling based on actuarial data. Review allocations within individual asset categories, in particular LTEY, STEY and Equities. Incorporate Climate Transition Plan priorities. Review Relative Value Framework.

Service Priorities	Actions	Milestones 2026-27	Planned Activity
Property Valuer	Review arrangements for independent valuation of property portfolio.	Conclude by December 2026.	May involve tender of existing contract with Avison Young.
AVC Investment Options	Review current range of AVC investment options available to members.	Conclude by December 2026.	To include review of default option, possible additions/deletions to existing range, agreement and implementation of revised range of options.
Pensions Dashboard	Preparation for Pensions Dashboard project going live to the public.	Go-live date has yet to be confirmed but will be after October 2026.	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. SPF successfully connected to the Dashboard in January 2026. Preparation for public access go-live will include: refining matching criteria, and developing SPFO communications, protocols, and response processes.
Cloud Hosting	Migration of Altair pensions system to cloud-based solution hosted by Heywood.	Project timetable subject to SIIT/CGI/Heywood agreement. Should complete by March 2027.	Project involves: new design for hosting; testing and migration activities; new design and implementation for integration of Altair Management Toolkit, Altair Scan Client and Mail Gateway to the new platform; new design and implementation for Altair Cloud extracts and integration (via batch transfer) to Bulk Printing (Adare), BACS and SAP ECC General Ledger; decommissioning the

Service Priorities	Actions	Milestones 2026-27	Planned Activity
			existing on-premise Altair infrastructure.
Inheritance Tax	Preparation for extension of Inheritance Tax (IHT) to include pensions lump sum death grants.	New HMRC rules will bring these payments into the scope of IHT from April 2027.	Review and revision of SPFO processes to ensure compliance with new requirements.
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.	<p>Embed SAP, CGI and Support Revolution tri-partite support model wrap. April 2026.</p> <p>Understand implications for wider SAP development activity from PGS and Oracle replacement activity. June 2026.</p> <p>Introduce any required prioritisation process to ensure SAP remains compliant and functional while protecting delivery of PGS and Oracle implementation. September 2026.</p>	<p>Delivery of ongoing development activity including:</p> <p>City Building payroll rationalisation</p> <p>Payroll integration with HMRC for teachers' salaries</p> <p>Payroll changes for term time calculations</p> <p>Payroll changes for neonatal care</p>
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, testing and data migration	<p>PGS SAP Changes Blueprint to CGI - September 2026</p> <p>User acceptance testing of new PGS- January 2027</p> <p>Data Migration testing of new PGS – February 2027</p> <p>Live PGS Data Migration ahead of 01st PGS payroll – March 27</p>	<p>Discussions with CGI to confirm details of the scheme and agreed dates when known.</p> <p>Onboarding required resource to deliver the new PGS design, build, testing and live activities.</p>

Service Priorities	Actions	Milestones 2026-27	Planned Activity
ERP Replacement Programme	Implementation of a replacement ERP (Oracle Cloud ERP) system to mitigate risks associated with the end of standard support for the current SAP	<p>Conclude system design activity to inform solution build activity - September 2026</p> <p>Undertake and conclude Data Migration test 2 - August 2026</p> <p>Undertake and conclude Data Migration test 3 - October 2026</p> <p>Undertake and conclude Key User Training - December 2026</p> <p>Undertake and conclude System Integration testing - March 2027</p>	<p>Second phase of system design activity workshops.</p> <p>Data extraction and loading for data migration test 2 and 3.</p>

Table 8:

Key Performance Indicators	Actions	Target 2026-27
Assessors and Electoral Registration Office (AERO)		
New Entries to the Council Tax List Undertaken within:	0-3 months	75%
	3-6 months	20%
	6 months +	5%
Amendments to the Valuation Roll Undertaken within:	0-3 months	50%
	3-6 months	25%
	6 months +	25%
Customer and Business Services (CBS)		
Delivery of processes with the highest priority for our clients	Accounts payable paid on time	96%
	Council Tax – Income Collection in year	93.5%
	Council Tax – Cost of Collection per Dwelling	TBC ¹
	NDR – Income Collection in year of billing	91%

Key Performance Indicators	Actions	Target 2026-27
	NDR – Cost of Collection per Chargeable Property	TBC ¹
	Processing Housing Benefit and Council Tax Reduction – New Claims	28 days ²
	Processing Housing Benefit and Council Tax Reduction – Change in Circumstances	11 days
	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 School and receiving nutritious healthy meal	61%
Staff Training	Training delivered to front line staff	900 hours per month
Communication	Communication & engagement with rollout of CFM People	Text message and CFM intranet hits to be above 80%
Governance and Change		
Incoming Customer Payments	Maximum % Sundry Debt outstanding after 90 days	TBC ¹
Banking	Corporate banking reconciliations completed within ten working days	100%
Strathclyde Pension Fund Office (SPFO)		
Funding	Funding Level (assets/liabilities).	100% (assets/liabilities)
Investment	3-year annualised investment return.	5.0%
Administration	New retirals processed for payroll date.	95%
Communications	Members registered for <i>SPFOnline</i> portal.	55%
Corporate Scorecard		
Financial Governance	Percentage savings forecast for delivery	100%
	Revenue Budget Monitoring - % actual expenditure against budget	100%

¹ The 2025/26 actual for this target will not be available until after the final accounts for 2025/26 are complete. The actual figure will then inform the target for 2026/27.

² Days to process new HB claims increased from 21 days to 28 days to align to the DWP KPI and in recognition of the complex and challenging homeless caseloads

Key Performance Indicators	Actions	Target 2026-27
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%

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.

In addition, the following specialised training is ongoing:

- 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.
- The Council is an accredited employer with CIPFA meaning that CIPFA recognises our high standards in training, supporting, and developing finance professionals. It also signals that the council provides quality mentorship, adheres to professional ethical standards, and actively supports [CIPFA's Continuous Professional Development \(CPD\)](#).
- Staff training/workshops are held quarterly for all Internal Audit staff to ensure that all staff are up to date on the latest issues, particularly around the Global Internal Audit Standards, in the UK Public Sector.
- SPFO has made a demonstrable commitment to training and development. Much of this is delivered internally, but staff have also been encouraged and supported by SPFO in gaining professional qualifications through the Institute of Payroll Professionals (IPP).
- Since 2024, SPFO has subscribed to Heywood's online learning tool TEC (Training and Education Centre). This portal provides a variety of online courses for administration 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.
- The Local Government Association (LGA) have worked in conjunction 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 LGPS specific. Pilot courses commenced in

April 2025. The qualification is only available in E&W for now but expected to roll out for Scotland sometime in the future.

- A statement of [Training Policy and Practice](#), together with a [Training Plan](#) are agreed annually for the SPF Committee, SPF Board and SPFO senior staff.
- CFM has increased rollout of Performance Coaching Review. In addition create “development days” for front line staff to have a pathway to Assistant Area Manager role.
- Assessors have 5 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 5 trainees participating in a surveying graduate apprenticeship program run by Napier University. Another 2 trainees will be starting in May 2026.
- It is intended that all Electoral Registration staff attend the foundation course in electoral administration.
- Financial Services benefits from its participation in the Modern Apprenticeship (MA) programme. One MA is working within Governance and Change supporting Insurance Claims activity. This programme offers career development opportunities and practical work experience for apprentices.
- The service actively promotes ongoing training opportunities within the team which also could be beneficial to the wider Financial Services. Currently there is one employee from Banking and Ledger Control undertaking an SCQF Level 8 qualification as a Data Analyst.
- 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 ACCA qualification.
- 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).

3.2.4 Performance Coaching Review (PCR)

The service continues to support the Council’s Performance Coaching Review (PCR) programme, with 83% of employees participating during 2025/26. The PCR process is designed to enhance employees’ skills, knowledge and capabilities, while fostering constructive and professional working relationships between individuals and their line managers

3.2.5 Attendance Management

Financial Services continues to work in partnership with Service Human Resources to ensure compliance with the Council’s Attendance Policy and to promote engagement with the Council’s occupational health provider, People Asset Management (PAM). This supports the proactive and effective management of health and wellbeing issues across the workforce.

Attendance performance is overseen through the HR Strategic Attendance Management Forum which will continue to review trends and implement appropriate measures to support regular attendance at work.

3.2.6 Staff Health Initiatives

Strategic HR works with Financial Services who actively supports the aims and principles set out in their Health and Wellbeing approach through the following activities:

- **Free drop-in health and wellbeing roadshow**, giving staff access to expert advice and practical information on health and financial support, including Hospital Saturday Fund healthcare plans, pensions advice (Strathclyde Pension Fund Office), financial wellbeing support (Glasgow Credit Union), cost-of-living assistance, Home Energy Scotland, Improving the Cancer Journey, menopause support, and MCR Pathways.
- **Free staff training sessions** and events throughout the year, including Managing Stress (SAMH), Introduction to Autism, Mental Health and Resilience, Understanding Gambling and Gambling Harms, Bowel Cancer Awareness, and many other topics.
- **Workforce Wellbeing Support – Staff Portal**, offering wellbeing guidance, training and events, financial support resources, approved support pathways and how to access the 24/7 Employee Assistance Programme.

A new Health and Wellbeing Strategy is currently being developed to strengthen support and help staff thrive both in and out of work.

3.2.7 Work/Life Balance and Flexible Retirement

Our employees are central to the success of Financial Services. Their expertise and commitment ensure that we deliver high-quality services and drive continuous improvement across the organisation. To enable our workforce to thrive, we have implemented modern flexible working practices designed to:

- Provide efficient, high-quality services to the people of Glasgow
- Attract, retain and develop skilled and motivated employees from diverse backgrounds
- Enable staff to balance work with their personal, health, family and caring responsibilities

Financial Services remains committed to flexible working arrangements that enable staff to balance their professional and personal responsibilities while ensuring service delivery is maintained. Flexible options available include reduced hours, part-time and compressed working patterns, home working and career breaks. In addition, eligible employees can apply for the Flexible Retirement scheme, allowing LGPS members to access their pension while continuing to work on 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 2024/25 (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	£4.23	£5.98
% of income due from Council Tax received by the end of the year	93.4%	95.5%
% of invoices sampled that were paid within 30 days	94.2%	93.1%

Fig. 1: Cost per dwelling of collecting council tax

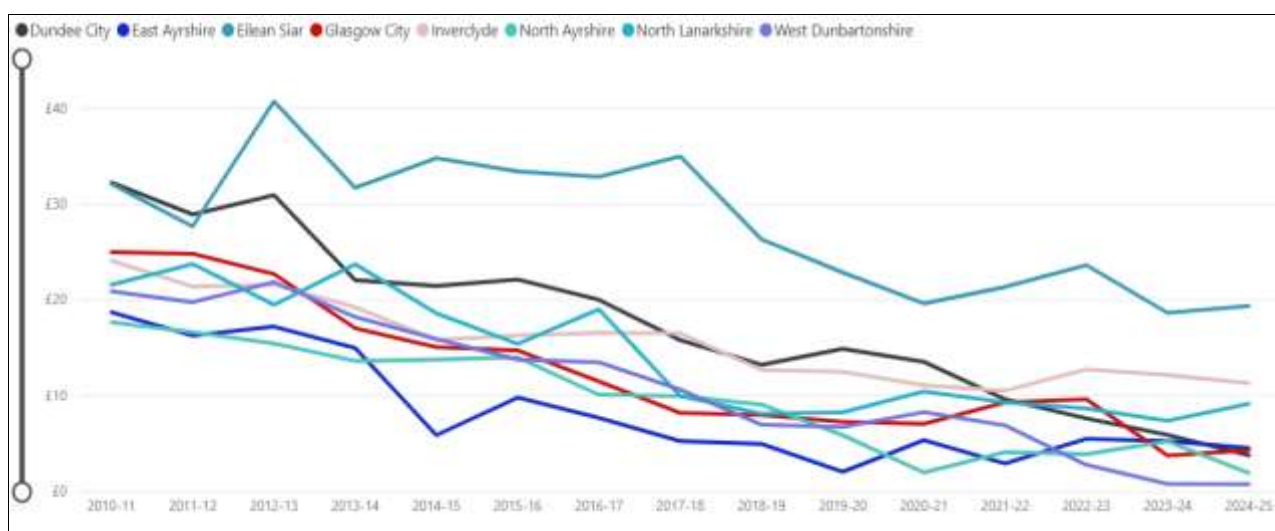


Fig. 2: % of income due from Council Tax received by the end of the year

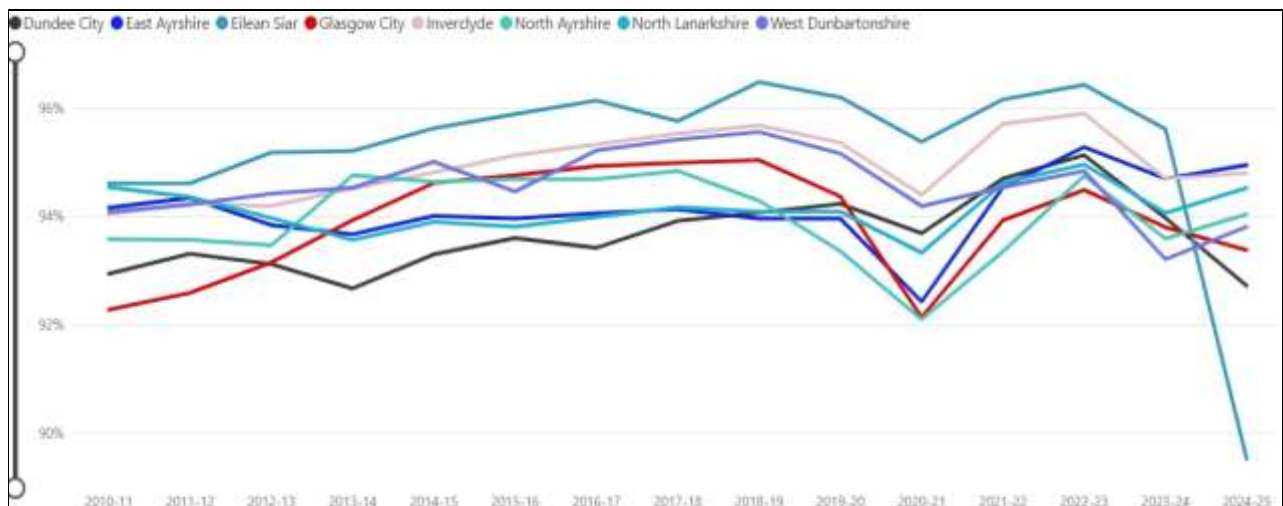
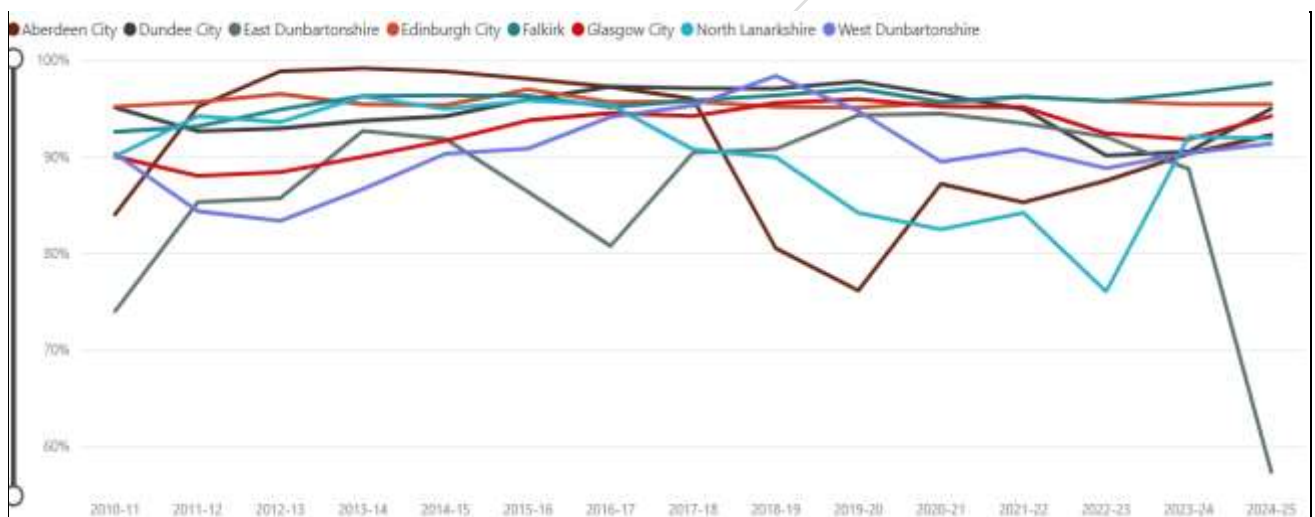


Fig. 3: % of invoices sampled that were paid within 30 days



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, and Council Tax proposals This includes volumes, disposal rates against other Assessors.
- 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 2025/26:

- Internal Quality Assessment against the Global Internal Audit Standards in the UK Public Sector.
- 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. The 5 yearly external quality assessment of Internal Audit is due by July 2026.

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 2025 - 2029](#) and the employee networks which recognise and value the difference between all our staff.

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:

Does the proposal support the Council's Equality Outcomes 2025-2029? Please specify

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

What are the potential equality impacts as a result of this report?

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.

Please highlight if the policy/proposal will help address socio economic disadvantage.

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 Ann Business Plan 2026/27

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