

**THE HIGHLAND COUNCIL**

**Finance, Housing and Resources Committee  
9 October 2013**

Agenda Item	<b>5.</b>
Report No	<b>FHR/118/13</b>

**Finance Service Plan 2013-14**

**Report by Director of Finance**

**Summary**

This report introduces the draft Finance Service Plan, updated for 2013/14 which outlines the enabling actions and key performance results which will deliver 'Working together for the Highlands', the Programme of the Highland Council and the statutory and core functions of the Service including the Single Outcome Agreement. This report seeks approval of the updated Finance Service Plan.

**1. Background**

- 1.1 The draft service plan outlines the enabling actions and key performance results which will deliver the commitments of the Programme of the Highland Council as detailed in '*Working together for the Highlands*' and the Council's Corporate Plan for 2012-17. The service plan provides an update for the period 2013-14 and once approved the plan will be a public document and made available on the Council's website.
- 1.2 It includes a brief review of 2012/13 performance and describes the objectives to be met arising from drivers such as the Council's Programme, Single Outcome Agreement and the Service's statutory and core business.
- 1.3 As well as being a working document, the plan provides a valuable source of information for all our customers, including Council Members, our partners and our staff. The service plan supports the delivery of the corporate performance framework and how we measure and report on progress with '*Working Together for the Highlands*'.
- 1.4 The plan, while setting out the strategic direction of the Service, is not at a level which determines specific programmes, policies and functions which will achieve the commitments of the Plan. These will be developed through either operational plans or procedures which support the implementation of the Plan.

**2. Approach**

- 2.1 The service plan (Appendix 1) sets out the functions performed by the service and the resources available in terms of staff and budget for 2013-14. The service plan describes the objectives to be met derived from:
  - Working together for the Highlands 2012-17
  - The Single Outcome Agreement
  - Other statutory and core business contained in the Corporate Plan
  - The requirements of external scrutiny by regulators
  - Corporate and Service risks identified which require enhanced management action.

## 2

- 2.2 For each objective set there are performance measures identified and a description of the actions to ensure delivery.
- 2.3 The service plan will be amended should the Council agree changes to either the Council Programme '*Working together for the Highlands*' or the Corporate Plan. Any changes approved by Council will be made in the electronic performance and risk management system (PRMS). These will be integrated into subsequent annual service plan reviews.

### 3. **Monitoring and Performance Reporting**

- 3.1 Progress against the actions is monitored quarterly through Quarterly Performance Reviews with the Chief Executive. Service plans provide information on the operational delivery of the Corporate Plan and progress will therefore also be reported to Council through the Council's Annual Performance Review each Autumn.

### 4. **Equalities and Strategic Environmental Assessment**

- 4.1 The Council has a legal duty to consider for all plans, programmes and strategies, the relevance of the Environmental Assessment (Scotland) Act 2005. Following the Strategic Environmental Assessment of the Corporate Plan the Environmental Impacts of the Service Plan have been considered through pre-screening and no further significant likely environmental impacts were identified.

### 5. **Implications: Resources; Legal; Equalities; Climate Change/Carbon Clever; and Risk**

- 5.1 As a description of current and planned activity there are no resources implication arising from this report.
- 5.2 Legal implications relate to meeting statutory requirements for public performance reporting. Service plans set out the planned objectives and measures which together form the framework for annual public performance reporting. This Service plan directly relates to the delivery of the Council's commitments as detailed in '*Working together for the Highlands*'.

#### **Recommendations:**

Members are asked to comment on the updated Finance service plan for 2013-14, agree any amendments required, and approve the plan.

Designation: Director of Finance

Author: Caroline Urquhart, Development Officer Tel: (01463) 702034

Date: 27 September 2013



# **Finance Service Plan**

*Plana Seribheis an Ionmhais*

## **The Highland Council**

*Comhairle na Gàidhealtachd*

### **2012 – 2017**

Updated for 2013/14

*Air ùrachadh airson 2013/14*

DRAFT

## Contents

### Clàr-innse

1.	Purpose of the Plan, time frame and how it will be monitored <i>Adhbhar a' Phlana, frèam-ùine is mar a thèid a sgrùdadh</i>	4
2.	Main functions, structure <i>Prìomh dhreuchdan, structair</i>	5
3.	Resources <i>Stòrasan</i>	7
4.	The Programme of the Highland Council, the Single Outcome Agreement, Statutory and Corporate Governance priorities. <i>Prògram Chomhairle na Gàidhealtachd, Aonta na Buile Singilte, Prìomhachasan Riaghlaidh Reachdail is Corporra</i>	14
5.	Review of performance and progress <i>Sgrùdadh de choileanadh is adhartas</i>	16
6.	Risks <i>Cunnartan</i>	22
7.	Programme Commitments being led by the Finance Service <i>Dealasan Prògraim gan stùireadh le Seirbheis an Ionmhais</i>	23
8.	Service Improvement Priorities 2013/14 <i>Prìomhachasan Leasachaidh Seirbheis 2013/14</i>	27
	Appendix 1 - Structure <i>Pàipear-taice 1 - Structair</i>	29

## 1. Purpose of the Plan, time frame and how it will be monitored *Adhbhar a' Phlana, Frèam-ùine is mar a thèid a sgrùdadh*

- 1.1 This Service Plan is a strategic document which outlines how we will contribute to the delivery of the commitments of the Programme of the Highland Council for which the Finance Service has either a lead or supporting role. In addition the plan also details key actions required for the delivery and improvement of the statutory and core functions of the Service and corporate governance priorities. The plan covers the period 2012-2017 (updated for 2013/14) and is supported by a series of specific operational and project plans where appropriate.
- 1.2 It presents an overview of the Service's aims, objectives and resources, how the Service intends to contribute to corporate objectives, current Service issues and priorities, and the main risk factors identified in relation to these matters.
- 1.3 The plan is an active document and will be subject to review on an annual basis with reports being submitted to the Finance, Housing and Resources Committee for consideration. In addition the plan will be monitored on a quarterly basis through the Chief Executive's Quarterly Performance Review of the Service with the Service Director and Senior Managers.
- 1.4 The Service Plan will be formally updated annually taking into account internal and external influences and actions arising from monitoring activity throughout the year including the development of the Scottish Government's requirements surrounding the Single Outcome Agreement.
- 1.5 The plan will be useful to many people including:
- Staff
  - Customers
  - Elected members
  - Other Council Services
  - All partners or potential partners

## 2. Main functions, structure *Priomh fhreuchdan, structair*

*“We will deliver and demonstrate efficient and effective stewardship of the Council’s funds by providing leadership and excellence in relation to financial issues”.*

Our statement of purpose

### 2.1 Finance Service Goals & Values *Amasan & Luachan Seirbheis an Ionmhais*

The Service has agreed the following goals and values:

- **Confident, developed and motivated staff**
- **Recognised excellence in service delivery to our customers**
- **Culture of continuous improvement**
- **Excellent financial resource management founded on first class systems, procedures and processes**

### 2.2 Main Functions of the Finance Service *Priomh Dhreuchdan Seirbheis an Ionmhais*

Central to the role of the Finance Service is the statutory obligation imposed by the terms of Section 95 of the Local Government (Scotland) Act 1973. Each local authority is bound to make arrangements for the proper administration of its financial affairs and shall ensure that the Proper Officer has responsibility for the administration of those affairs. For The Highland Council, the Director of Finance is the Proper Officer and, as such, has this responsibility. In accordance with this duty, Financial Regulations are compiled and issued, which govern conduct of the Council in financial matters and the Proper Officer has direct jurisdiction over all financial activities taking place in the Council.

The Finance Service has 5 distinct sections, each of which has responsibility for a range of functions which they deliver to the Service, the wider Council, external bodies and the Public. Our main activities and functions can be found listed overleaf in section 2.3. The Service employs 643.2FTE staff and has an annual revenue budget of £11.722million. **Appendix 1** shows a high level organisational chart for the Finance Service.

Guidance as to how the Service and its officers undertake their roles comes from a variety of professional bodies, such as the Chartered Institute of Public Finance and Accountancy (CIPFA) and the Institute of Revenues Rating and Valuation (IRRV). It is essential that we have regard to and, where necessary, act upon what they produce. There is a current requirement from CIPFA via the Statement of Recommended Practice (SORP) to attach a statement of internal control to the Financial Accounts.

## Accounting and Budgeting

(49.7FTE)

- Accountancy
- Financial Monitoring
- Development of revenue and capital budgets
- Treasury management
- Pension Fund investment strategy & management
- Taxation

## Business Support

(358.3FTE)

- Purchasing & payment
- Information management
- Management Support
- Facilities management
- Finance systems administration
- Training & development
- Service performance management and planning
- HR administration
- EMA admin

## Exchequer and Revenues

(208.5FTE)

- Council tax & non domestic rates
- Scottish Welfare Fund
- Prevention and detection of fraud
- Discretionary Housing Payment
- Income management and corporate debt recovery
- Payroll and pensions administration
- Customer income maximisation and money advice
- Housing benefit
- Welfare Reform
- Payment of creditors

## Internal Audit & Risk Management

(11FTE)

- Internal Audit and Scrutiny service
- Risk management
- Insurance - including Tenants Home Contents and Community Schemes

## Procurement

(16FTE)

- Contracting for goods and services
- Governance of procurement standards and processes



### 3. Resources Stòrasan

#### 3.1 2013/14 Budget Revenue Budget

Financial Year	Net Revenue Budget (£m)
2013/14	11.722

#### Breakdown of 2013/14 Budget

##### By Section

	2013/14
Section	Net Budget (£m)
Accounting and Budgeting	1.798
Business Support	5.338
Directorate	(0.238)
Exchequer and Revenues	3.868
Internal Audit and Risk Management	0.405
Procurement	0.551
<b>Total</b>	<b>11.722</b>

##### By Staff and Other Costs

	2013/14
Cost	Net Budget (£m)
Staff costs	17.036
Other costs	1.591
Total costs	<b>18.627</b>
Income	6.905
Net budget	<b>11.722</b>

3.2 The service efficiency savings for 2013/14 are made up from the following measures:

Service section	Savings Measure	2013/14 £m
Accounting & Budgeting	Restructuring of service to delete 2 Principal Accountant & 2 Accountant posts, to be replaced by 2 Trainee Accountant posts.	0.108
Business Support	Deletion of current vacant post (pt) used to deliver specialist training on Council Tax, CTB, and HB. Remaining 2 FTE sufficient to support training requirements of service given level of training already provided	0.011
Business Support	Efficiency savings across a range of administration budget headings	0.015
Exchequer & Revenues	Minor restructuring of operations section and deletion of vacant posts	0.035
Exchequer & Revenues	Minor restructuring of Creditors Section based on non-filling of vacant post	0.024
Exchequer & Revenues	Software savings following introduction of Corporate Arrears Recovery system (excludes cost of investment - spend to save proposal)	0.075
Exchequer & Revenues	Pensions – production of pensioner payslips – charge to fund rather than Payroll	0.015
Internal Audit & Risk Management	Enhanced income from shared service - tenants' contents insurance tbc	0.010
Internal Audit & Risk Management	Re-structure of service to achieve savings	0.032
Procurement	Renegotiation of software contract at reduced cost	0.020
	<b>TOTAL</b>	<b>0.345</b>

### 3.3 ACCOUNTING & BUDGETING

- 3.3.1. With a revenue budget of £1.798m, the **Head of Accounting & Budgeting**, together with his team of 48.7fte are responsible for a range of fiscal services to the Council including accountancy provision, financial monitoring, treasury & taxation, the development of budgets and the pension fund investment & strategy. In 2013/14 A&B will seek to deliver budget savings of £108,000 through a restructuring process, which will include the recruitment of 2 Trainee Accountants.
- 3.3.2. Following on from the completion of an IT system development plan and option appraisal for the updating/replacement of the Councils corporate financial ledger in 2012/13 work will be undertaken this year to progress the implementation of a new financial information system which is due to be completed by March 2015.
- 3.3.3. In addition, the Council's and Joint Boards Year End Accounts for 2012/13 were successfully completed on time in accordance with International Financial Reporting Standards. A revised Capital Programme was also agreed by the Council using the corporate system of assessment and appraisal.

### 3.4 BUSINESS SUPPORT

- 3.4.1. As part of the Council's Corporate Improvement Programme, the Business Support review is a significant project for the Council. The section is led by the **Head of Business Support**, who, together with a management team of 7fte have responsibility for 350.3fte staff and an annual revenue budget of £5.338m. BS provides a range of support services to the Council, including HR administration, facilities management, and purchasing & payment support and information management.
- 3.4.2. Savings of £1.59m have been delivered (13%) in the first 2 years to 31 March 2013. Savings of £2.04m (17%) are predicted by 31 Mar 2014. Further savings will be require to be achieved into 2014/15 (£0.3m) and these will predicated on the implementation of new ways of working (including business process redesign) by Services enabled by technical solutions.
- 3.4.3. As well as the completion of the new Business Support structure, 12/13 saw progress or implementation of a number of efficiency initiatives both from within BS and in conjunction with the Corporate Improvement Programme.

These included:

Migration of call handling for Planning to the Service Centre (CIP); the introduction of the National Recruitment Portal (NRP) (CIP); conducting business on-line for 5 TECS services; and e-Invoicing for the Council's stationery provider (CIP), digitising of Educational Maintenance Allowance claims (BS) and bulk-uploads of data to the Councils Financial Ledger (BS). These have taken place in an environment with strong working relationships, fostering comprehensive training, communication and engagement with staff, customers and stakeholders.

### 3.5 EXCHEQUER & REVENUES

- 3.5.1. In addition to administering Council Tax and Non-domestic rates for the Highland Council, Exchequer & Revenues also manages Housing Benefit, Discretionary Housing Payments, Money Advice and Customer Income Maximisation Services, payment of Creditors, Income Management and recovery of Corporate Debt, Payroll and Pension administration and the new Scottish Welfare Fund. **The Head of Exchequer**, together with his management team has responsibility for 208.5fte staff based throughout the Highland area and responsible for Welfare Reform Issues generally. E&R has an annual revenue budget of £3.868m and savings targets in 2013/14 of £0.149m.
- 3.5.2. Significant reconfiguration of software was carried out in 2012/13 to make provision for the new Council Tax Reduction Scheme, together with the introduction of a completely new IT system to accommodate the Scottish Welfare Fund, both delivered prior to 1<sup>st</sup> April 2013. Systems resilience is ensuring that E&R is effective and is able to contribute towards corporate savings whilst enhancing the service offered to its customers. In addition, by exploiting the full potential of workflow systems for Council Tax, Benefits, Non Domestic Rates and now Scottish Welfare Fund, the Service has a strong "management handle" on the day to day operational aspects of these critical public services.

Commencing in 2013/14 E&R will be working with the CIP team to develop the most appropriate solution for online forms for a variety of Council Tax Requirements. Once implemented, this will improve the quality of data capture at the same time as removing manual intervention. Opportunities will also be taken to implement electronic billing facilities, which will reduce printing & postage costs.

The service will also review the potential for streamlining the processes currently used to refund overpayments of Council Tax and Non-Domestic Rates through automation.

### **3.5.3. Council Tax Benefit and Housing Benefit Administration**

The steady improvement trend in Council Tax and Benefits Administration performance also continues. This is measured independently by the Department for Work and Pensions using their New Claims and Changes in Circumstances indicators. The figure for 2012/13 was 22 days for New Claims and 5 days for Changes, moving from 20 days and 7 days respectively. In terms of national ranking for 12/13 the Council is ranked 9 out of 32 for New Claims and 4th for Changes.

Improved efficiency has meant that despite a reduction of 12.21fte since 2007/08, Exchequer and Revenues staff members have been able to cope with volumes which have increased in overall terms by 10.5% since new ways of working were introduced in December 2007. Additional demand has arisen as a result of both the economic downturn and Welfare Reform changes that have impacted upon Highland residents.

### **3.5.4. Income and Recovery**

Processing times for income management continue at two days following the successful implementation of Business Internet Banking and access to electronic information. Further enhancements and development to the Councils Internet Payment site have led to an increase in Internet payments of 35.4%. A successful upgrade of the latest version of the cash receipting system has recently been implemented and payee.net facilities, allowing payment at point of contact, continue to be rolled out to services.

Despite dealing with higher levels of debt, and an 18% increase in overall workload, work has been done to reduce the aged debt figures. Debts over 90 days outstanding have reduced from 59.96% to 40.04% while the debts over 12 months have reduced from 30.25% to 22.49%. Further proactive recovery work has led to increased income of £435k through increased direct deductions from on-going benefit, reduced borrowings and additional Court income.

Work continues on the implementation of the Corporate Arrears Recovery System. The system will be operational from January 2014 and will allow the Service to treat each debtor in a fully corporate manner, consolidating all debts under a single reference number. It will also provide a fully automated system for recovering relevant debts directly by deduction from customer entitlement paid by the Department of Work and Pensions; allowing staff to concentrate on more proactive recovery.

### **3.5.5. Payroll**

The payroll team has continued to assist and advise the Corporate Improvement Programme Team to develop new processes for testing as part of the Resourcelink Payroll/HR integrated payroll system.

The Payroll team successfully completed the migration of the payment of staff transferred to the NHS by Jan 2013.

Consultation with Trade Unions resulted in agreement being reached regarding the introduction of Monthly pay which has been introduced for 8 payrolls resulting in the migration of more than 2600 weekly and fortnightly paid employees to monthly pay. This project, which was delivered within agreed timescales, has increased efficiency of payroll processing and financial savings through a reduction of 80,000 payslips being printed and posted.

### **3.5.6. Pensions**

Work continues processing pension benefits supporting the workforce management programmes of the Council and other scheme employers. The Council's Flexible Retirement Policy continues to be an increasingly popular alternative to full retirement with the proportion of Highland Council flexible retirements increasing from 4.7% in 2011/12 to 14.37% in 2012/13. Additional Voluntary Contribution road shows, presented by Prudential were facilitated by the team in August 2013 and the scheme continues to attract new members.

Compliance with auto-enrolment legislation has meant that approximately 300 employees of the 450 originally identified by pension's staff have joined the Local Government Pension Scheme. Only 53 employees have since opted out, with the final opt out rate for Highland Council of 31% being significantly lower than the anticipated National rate of 80%

### **3.5.7. Payment of Creditors**

The Service is working with the Corporate Improvement Team on new Purchase to Pay arrangements, and specialist software designed to identify duplicate payments has been introduced.

The number of BACS processing runs each week has been increased from 3 to 5 which contributes to the Council's improved performance for the number of invoices paid within 30 days to over the 90% of the SPI target.

### **3.5.8. Response to Economic Downturn**

During 2012/13 the Customer Income Maximisation Team increased the amount of financial gain to customers given to £2.303m compared to the £1.734m in 2011/12. Synergies from close and effective working with the Money Advice Team, also under Exchequer and Revenues management, meant that 1,056 Money Advice customer contacts (1,055 contacts 2011/12) involving client debt of £7.237m could be dealt with.

During 2012/2013 the Service was again heavily involved in making representations about and responding to, the major changes for both the Council and local customers, arising from the UK Government's Welfare Reforms.

These included measures such as the Under Occupation provisions, which from April 2013 impacted on 2,473 public and social sector tenants within Highland and meant an annual loss of around £1.4m from household spending. Effective lobbying (directly and indirectly through COSLA) continues to highlight the disadvantages to the Highlands of several of the measures being proposed by the Department for Work and Pensions, and seeking to ensure that sufficient mitigation is in place across all agencies to protect some of the most vulnerable in the Highland community.

At the same time policies and procedures and resources within Exchequer and Revenues are being constantly revised and redeployed where appropriate to ensure that effective delivery of services to customers can continue within a much changed cultural environment.

2013/14 is a key milestone year in the history of UK welfare provision. A great deal of preparatory work has been undertaken working with the Scottish Government at both project board and practitioner level, to establish solid foundations for delivery of the Scottish Welfare Fund delivering Community Care and Crisis Grants directly to customers, and setting up the administration including billing and collection arrangements for the new Council Tax Reduction Scheme, which was introduced (as a replacement for the DWP's Council Tax Benefit Scheme) on 1 April 2013.

All of these initiatives impact upon Highland families and indirectly upon the financial health of businesses in the community. Demand for money advice and benefits assistance has increased and figures indicate it will increase further in 2013/14, particularly when Universal Credit commences in Inverness Job Centre on 25<sup>th</sup> November 2013 (as the first pilot in Scotland). Preparatory arrangements are well advanced including consideration of the extent to which the Service will become involved in mitigation measures as part of a local partnership with the DWP. The Council is also represented on the board of a research project looking at improving the outcomes for money advice in Scotland.

Looking forward another area of concern is the replacement during 2013/14 of Disability Living Allowances by Personal Independence Payments. The Government is seeking savings of £600m per annum across the UK. It has been estimated by the Scottish Local Government Forum Against Poverty that this change once fully implemented could mean Highland families would lose in aggregate by more than £6m.

The Service also continues to collect the Business Improvement District levy for Inverness and administers the Small Business Bonus Scheme throughout Highland. Since the SBBS scheme was introduced in 2008, Highland Council has, year on year achieved the highest take-up in Scotland; work will continue in 2013/14 to further improve existing performance levels.

## 3.6 INTERNAL AUDIT AND RISK MANAGEMENT

- 3.6.1. The **Head of Internal Audit**, together with his team of 10fte have a revenue budget £0.405m. A savings target of £0.033m has been set for 13/14 with the majority of that having already been achieved following a recent restructuring detailed below

- 3.6.2. Internal Audit is responsible for the auditing and scrutiny provision within the Council as well as supporting the implementation of the self-assessment tool Public Sector Improvement Framework (PSIF) within the Council as well as the use of the Performance and Risk Management System (PRMS)
- 3.6.3. Proposals for a restructuring of the Internal Audit & Risk Management Section were presented to the Finance, Housing & Resources Committee on 5<sup>th</sup> June 2013 to deliver a saving of approximately £32,000. The new structure took effect from September 2013 and provided for the transfer of insurance-related responsibilities to the Accounting Section. A Trainee Auditor is to be appointed as part of the restructuring in order to enable future succession planning.
- 3.6.4. In addition to providing training and updated manuals on the new version of the Audit Management System (Galileo), IA&R also delivered training in 2012/13 to members of the Audit & Scrutiny Committee as part of their induction to the Council. IA&R regularly take part in benchmarking groups with bodies such as CIPFA and acts on areas highlighted in annual reviews.

### 3.7 PROCUREMENT

- 3.7.1. The procurement section provides governance of procurement standards and processes, together with guidance and support on the contracting of goods and services. The section is led by the **Head of Procurement** who, together with his team of 15fte have an annual revenue budget of £0.551m. In 2013/14 they have a savings target of £0.02m which will be delivered through the renegotiation of software contracts. The Council's procurement activities continue to deliver cashable savings; over £0.4m has been extracted from budgets for 2013/14 and over £8m achieved since 2004. Procurement forms part of CIP2 and a cash savings target of £0.5m have been set for 2014/15.
- 3.7.2. Major procurement projects within the Head of Procurement's remit are now assessed in accordance with The Climate Change (Scotland) Act 2009 and other aspects of the Government's Sustainable Procurement Action Plan; with these requirements taken into account at all stages of the procurement process within Highland Council.
- 3.7.3. The Council's Procurement section takes part in the Highland Economic Forum, and is working to maximise the contribution the Council's procurement work makes to economic development. In addition Shared Services are now being implemented in procurement by the Council, Northern Constabulary, and the Highland and Islands Fire and Rescue Service.
- 3.7.4. Procurement continues to use a suite of technological tools to improve transparency, governance and efficiency.

4. **The Programme of the Highland Council, Single Outcome Agreement, Statutory and Corporate Governance priorities.**  
**Prògram Chomhairle na Gàidhealtachd, Aonta na Buile Singilte, Prìomhachasan Riaghlaidh Reachdail is Corporra**

4.1 “Working together for the Highlands”, the Programme of the Highland Council sets out seven main themes which focus on working together, these are:

- *Working together for the economy*
- *Working together for our children and young people*
- *Working together for caring communities*
- *Working together for better infrastructure*
- *Working together for better housing*
- *Working together to empower our communities*
- *Working together for strong and safe communities*

There are also three cross-cutting commitments:

- **The Council will commit to the principle of equal respect for the Gaelic and English languages, whilst also recognising the diversity of indigenous language and dialects within the Highland area in relation to the economy;**
- **The Council will maintain its commitment to Scotland’s Climate Change Declaration in relation to the economy;**
- **The Council will implement the Fairer Highland Plan including the general and specific duties of the Equality Act (2010), ensuring that people are treated fairly and with respect in relation to the economy**

Against the themes there are a total of 129 commitments (plus three cross-cutting) of which the Finance Service has a lead role in 8 and a supporting role in a further 14. Performance information regarding what we will do in 2013/14 to improve service delivery and contribute to the delivery of these commitments is provided in section 7, with an outline of the achievements to date listed in section 5.

4.2 In the current financial environment the Public Sector expects on-going reductions in funding. As a consequence, efficiency improvements in reviewing service priorities will be critical to the Council’s longer term financial planning.

The Finance Service will be responding to these priorities in five ways, by:

1. Developing more efficient ways of working within the Finance Service e.g. through maximising the use of technology available
2. Exploring opportunities presented by shared services;
3. Supporting the Council in the monitoring and reporting of efficiency savings, and in particular, the publication of an Annual Efficiency Statement;



4. Supporting the Council in achieving the objectives of the Corporate Improvement Programme.
5. Seeking to draw in to the Highlands any resources by way of grant, subsidy or other income that might be forthcoming from Government or other funding sources.

Flowing from the Concordat between Scottish and Local Government is the Single Outcome Agreement. The SOA requires the Council to ensure that its financial plans are aligned with both the Council's and the Government priorities.

#### 4.3 The Highland Single Outcome Agreement

The third [Single Outcome Agreement](#) (SOA3) which was approved by the Council in June 2013 reflects the 6 national priorities and 16 national outcomes. The Finance Service will provide support to the Council in its delivery of outcomes. The Finance Service will support the Council in its delivery of these outcomes through providing financial support and expertise in the development and monitoring of proposals, ensuring the best use of financial resources, and supporting an assessment of financial options for service delivery. The first full performance report against SOA3 will be published in September 2015.

#### 4.4 Employee Survey *Suirbhidh Luchd-obrach*

The sixth Employee Survey was completed in September 2012 with results reported to the Finance, Housing & Resources Committee on 10 April 2013

The report also includes some details for the recently formed Business Support section, located within the Finance Service. This was the first time the Council had been able to report results specific to Business Support.

Updates against the improvement Actions will be reported to the Finance, Housing & Resources Committee in April 2014.

#### 4.5 Highland Economic Forum

In response to the economic downturn, the Council has implemented a *Highland Economic Forum Strategy and Action Plan* to assist Highland businesses and individuals deal with the changed economic circumstances. This plan supports the Council's Programme to create sustainable communities with more balanced population growth and economic development across the Highlands and to build a fairer and healthier Highlands.

## 5. Review of Performance and Progress

### *Sgrùdadh air Coileanadh is Adhartas*

#### 5.1.

Summarised below are the commitments from the Council Programme for 2012 - 2017 which the Finance Service leads on. Performance is reported annually to The Council each autumn and also on a 6 week cycle to both the Strategic & Business meeting and The Administration Leaders meeting.

The updates below provide a summary as at September 2013 which primarily reflects the 12-13 performance.

For ease of reference the following symbols have been used to provide an assessment of performance:

- ✓ Commitment progressing well or is on target.
- = Actions have some slippage or indicators are maintaining performance.
- M Mixed performance - positive and negative movement in indicators/actions or where it is too early to say.
- x Commitment not met.
- C Completed

### **Working together for the Economy**

- c.p.1.5      The Council will continue to be transparent in awarding contracts, and fair and efficient in settling our bills. ✓**
- We exceeded targets to pay 60% of invoices within 10 calendar days of receipt and 90% within 30 calendar days and this has been achieved. During 2012/13 we paid 67.6% of invoices within 10 days (67.7% in 2011/12) and 90.7% of invoices with 30 days (92.2% in 2011/12).*
- Against a target to our increase spending with Highland businesses by 5% by 2017, total direct spend with Highland businesses reduced by 2.5% in 2012/13 but we increased direct spending with Highland Small Medium Enterprises (SMEs) by 10%. The amount we spent with Highland businesses during 2011/12 (most recent data available) for amounts of £1000 or more totalled £117m (£120m in 2010/11) with £103m (£93m in 2010/11) with SMEs in Highland. Data is not available for payments below £1000. Data for 2012/13 will be published in autumn 2013.*
- c.p. 1.7      Working with the Scottish Government, the Council will continue to support and promote the Small Business Bonus Scheme. ✓**
- The number of businesses supported during 2012/13 was 8532 compared to 7969 the previous year. This is the highest uptake in Scotland and has increased annually in the last 5 years. The service will continue to promote with potentially eligible ratepayers and to publicise in local media and on the internet to encourage further uptake.*

- c.p. 1.13** **The Council will review Council procedures, including procurement, to ensure that contracts are drawn up so as to maximise the opportunities for local business.** ✓
- In addition to the targets to increase by 5% the total direct spend with Highland businesses and SMEs outlined in 1.5 above, procurement procedures were reviewed by March 2013. Further work has been undertaken to explore options for service delivery for immediate and longer term action. We will report to committee with our recommendations in October.*
- c.p. 1.14** **Working with the Scottish and UK Governments, the Council will investigate means whereby resources currently held by pension funds can be invested for the overall benefit of the people of the Highlands.** ✓/IC
- So far we have consulted with the national association and produced a report highlighting the advantages and disadvantages to the Investment Sub Committee in May 2013.*
- c.p. 1.30** **The Council wishes to see a fairer system of local taxation than the current Council Tax and will work with both Scottish and UK Governments to achieve this.** ✓
- During 2012/2013 the emphasis nationally has been on the introduction of a Council Tax Reduction Scheme to replace Council Tax Benefit, the implementation of a new Scottish Welfare Fund and local measures to assist those disadvantaged by Welfare Reform. Officers maintained contact with the Scottish Government and COSLA (as well as professional bodies) with a view to influencing the approach when local taxation consultation starts.*

### Working together for our children and young people

- c.p. 2.27** **The Council will ensure that all bidders for significant council contracts must provide targeted plans to recruit young unemployed people in the Highlands.** ✓
- Construction Skills standards for contractors to recruit trainees or apprentices are being applied on the Lochaber High School Phase 3 project. The contractor's proposals will be evaluated as part of their Pre-Qualification Questionnaire (PQQ) submission. If successful, this will be applied to all major contracts where possible.*
- Through our review of procurement we will establish criteria to ensure that all bidders for significant council contracts provide plans to recruit young unemployed people in the Highlands. We will also examine the potential for procurement contracts to offer opportunities for recruiting young people.*

### Working together for caring communities

- c.p. 3.2** **The Council will work to alleviate poverty by encouraging benefit uptake and supporting a range of advice services.** ✓
- More customer contacts were made We increased customer contact levels with Citizen's Advice Bureaux (CAB) with 44,961 customer*

contacts in 2012/13 compared to 43,606 the previous year.

We increased the financial benefit to customers from the advice given by the Council during 2012/13 to £2,303,574 this compares to £1,734,080 the previous year. We also assisted 1,839 customers with our money advice and welfare rights service.

During 2012/13 we completed a review of performance indicators for CAB services. We are using new performance measures from April 2013 and will report these for 2013/14 onwards.

The uptake of free school meals for all schools increased to 73.4% in 2012/13, compared to the baseline of 72.4% for the previous year. We are working to improve this uptake figure.

We allocated £250k of additional funding to help deal with the impact of welfare reform.

### Working together to empower our communities

**c.p 6.18** **The Council will continue to measure its progress openly, report on it publicly and listen to its communities, to ensure we are delivering services that provide best value for Council Taxpayers.** ✓

*Audit Scotland reports that we have strong financial management. During 2012/13 we met the Government's annual efficiency targets achieving 11.404m against a target of £10.2m. Our accounts for 2011/12 have been approved by external audit. We will receive a report on our 2012/13 accounts at the end of September We also agreed our revenue budget for last year on target in February 2012. We met deadlines in issuing Council Tax bills and information.*

*We provided positive annual reports on corporate performance including Statutory Performance Indicators (SPIs).*

*We received positive reports from external audit during 2012/13. There were no areas of significant corporate risk in the shared annual assessment by external audit.*

*The Assurance and Improvement Plan (AIP) 2013-16 for Highland Council produced by Audit Scotland commented that we have a robust performance management framework in place.*

*The public's overall satisfaction with our services in 2012/13 was 88% the highest figure ever reported. This compares to 85% in 2011/12.*

*We realised benefits to the value of £5.383m in 2012/13 through our Corporate Improvement Programme against a target of £6.954m. All savings will be achieved with some slippage into the 2013/14 financial year.*

## 5.2. Progress against Accounts Commission Statutory Performance Indicators *Adhartas an aghaidh Comharran Coileanaidh Reachdail Coimisean nan Cunntasan*

Finance Service performance against the relevant Statutory Performance Indicators (SPIs) over the past 2 years is shown below. It is reported to Full Council as part of the Council-wide approach to Performance Reporting led by the Chief Executive's Policy & Development Team. The full Council report can be found [here](#)

### 5.2.1. Finance Service Statutory Performance Indicators *Comharran Coileanaidh Reachdail Seirbheis an Ionmhais*

Statutory Performance Indicator	11/12	12/13
Housing Benefit and Council Tax Benefit – gross cost per case	£53.26	£50.21
Council Tax – cost of collection per dwelling	£18.71	£15.52
Council Tax – current year income collection rate by year end	95.5%	95.6%
Creditors – payments of invoices	92.2%	90.58%
Creditors – unit cost per creditor invoice issued	£0.96	£0.99
Audit – cost of audit per £1million of net expenditure	£669.58	£626.03
Insurance – cost per claim processed	£183.00	£251.00
Payroll – cost per payslip produced	£3.40	£3.15
Pensions – cost per member (total cost measured against average pension scheme membership)	£22.71	£27.00
Accounting – cost of Accounting as a % of Net Revenue Budget and HRA	0.32%	0.275%
Accounting – cost of completing annual accounts	£109,699	£103,791
Non-Domestic Rates (NDR) – cost of collection per chargeable property	£23.48	£21.31
NDR – current year income collection rate by year end	97.52%	97.49%
Sundry debtors – cost per debtor account issued	£5.20	£4.53
Sundry debtors - % income collected during the year	76.50%	£84.74%
Corporate Finance – cost of Corporate Finance as a % of Net Revenue Budget and HRA	0.07%	0.045%
Procurement – cost of Procurement Section as a % of Net Revenue Budget and HRA	0.09%	0.08%

SPI monitoring during the year is undertaken by reporting to the Finance, Housing & Resources Committee and the Quarterly Performance Reviews (QPR) with the Chief Executive. The QPR contains a range of performance management information including SPIs.

### 5.3. Progress against other Performance Measures *Adhartas an aghaidh Ceumannan Coileanaidh eile*

The Chartered Institute of Public Finance & Accountancy (CIPFA) Directors Working Group has pulled together performance indicators for all Scottish Councils and the latest year for which these are available is 2011/12. These indicators provide a wider picture of the services provided by the Finance Service. The Highland Council takes part in collecting and returning these indicators, and has submitted a return for 12/13.

### 5.4 Service Improvement Priorities 2012/13 *Priomhachasan Leasachaidh Seirbheis 2012/13*

	Service Improvement Priorities completed in 2012/13	
Accounting & Budgeting	Assist, where appropriate, in the provision of training to Members on all Council financial matters.	✓
	Design and maintain IT System Development Plans in respect of Oracle system, (restructuring within Accounting required)	✓
	Capital Accounting – review and revise the Council’s approach to its Asset Register and related capital accounting processes with a view to introducing a more integrated and streamlined solution	✓
	Financial Information System – undertake options appraisal for updating or replacing the Council’s Corporate Financial Ledger.	✓
Internal Audit & Risk Management	Implement the Council’s Performance and Risk Management system. In respect of performance management within the Finance Service.	✓
	Following the move to a new version of Galileo (Audit Management System), provide training and update the User Manual to ensure the system is used consistently and efficiently	✓
	Deliver Audit Committee training to Members of the Audit and Scrutiny Committee as part of the induction of new Council	✓
	Continue to take part and act upon any areas identified during annual CIPFA benchmarking of Internal Audit, Insurance and Risk Management	✓
Business Support	Implement the new Business Support structure.	✓
Exchequer & Revenues	Develop and implement a system for the Scottish Welfare Fund	✓
	Implement changes arising for the Auto Enrolment legislation for pensions.	✓
	Work with COSLA and Scottish Government to understand local implications of Welfare Reform changes and if appropriate, recommend mitigation actions to Elected Members	✓
	Develop and implement a system for Council Tax Reduction Scheme	✓
	Contribute towards national thinking on improvements for Money Advice	✓
	Pension Fund Bank Account – review and revise the processes for capturing pension bank account transactions on initial contact.	✓
Procurement	Assist partner agencies to write Sustainable Procurement Policy. Agree shared procurement plans, specifications and evaluation	✓

Service Improvement Priorities completed in 2012/13	
criteria that make full use of new legal rights	
Increase e-procurement including purchase cards, e-tendering, and e-auctions throughout the Council, leading to efficient and modernised procurement practices which will support the improved delivery of public services.	✓
Develop the long term procurement plans based on both Corporate and Service specific expert knowledge.	✓
Implement fully the next phase of strategic sourcing, in accordance with Efficient government requirements, allowing direct contract savings and resources to be channelled into public service delivery.	✓
Appropriate compliance with the recommendations, applicable to local authorities, of the McClelland report. Assessed as compliant December 2010, will be reassessed November 2011 and aim to show improvements between assessments	✓
Produce and analyse Best Practice indicators (BPIs) as part of the McClelland Implementation Project and act upon any improvements identified. Initial targets achieved, subject to on-going development.	✓
Deliver Procurement training courses.	✓

## 6 Risks Cunnartan

The following are the risks identified by the Service as being categorised as 'Above the Line'. Risks are defined as being above or below the tolerance line. The above the line risks require to be managed and will be reviewed periodically by the Management Team, to identify need for further action required to reduce the level of risk. Part of this review will include assessing whether the risks are still relevant and also identifying any new scenarios.

**Updates are as at February 2013.**

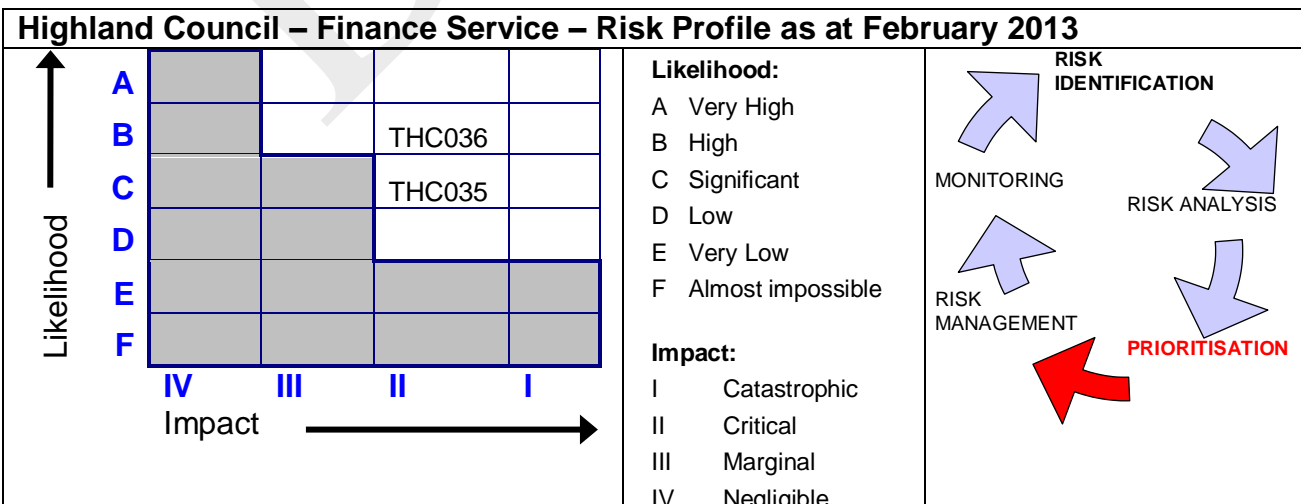
### Corporate Risk:

**Owner: Director of Finance**

Risk No.	THC036	Likelihood	B II	SIP ref	n/a
Welfare Reform Act - The Council must consider the issues arising from the Welfare Reform Act. This needs to identify and support residents in the Highland area most at risk from the implications of welfare reform, as well as assessing and mitigating the financial risks to the Council and the wider economy of the Highlands.					
<b>Update:</b> Current officer involvement at Scottish and UK level around the design of Universal Credit. Participation in a Scottish pilot to look at the delivery of UC in a rural context. Council agreement in February 13 to commit additional financial resources to Money Advice, Income Maximisation, and CAB to provide advisory services and greater levels of support and advice. Meeting with local MPs to lobby for legislative changes to protect the most vulnerable. Telephone advice to those impacted by the 'bedroom tax'.					

**Owner: Director of Finance**

Risk No.	THC035	Likelihood	C II	SIP ref	n/a
The Council must develop a medium/long term budget strategy which must manage current pressures and commitments and public and elected members' expectations on service delivery within a climate of reducing available resources.					
<b>Update:</b> Work has now commenced on the preparation of a longer-term budget through to 2018/19. This will include financial modelling and financial risk assessment, linked to the Council's 5 year programme. A further phase of the Corporate Improvement Programme has now been agreed, and this will drive further efficiencies through the organisation.					





## 7. Programme Commitments being led by the Finance Service *Dealasan Prògramm gan stùireadh le Seirbheis an Ionmhais*

### 7.1 Working together for the economy *Ag obair còmhla airson an eaconamaidh*

Service I.D.	1.1
Programme Commitment	<b>The Council will continue to be transparent in awarding contracts, and fair and efficient in settling our bills.</b>
Council Programme Ref.	1.5
Lead Officer	Head of Procurement and Head of Business Support
Resource	Procurement and Business Support Teams
Key Performance Results (Actions & Indicators)	<ul style="list-style-type: none"> <li>90% of invoices paid within 30 calendar days of receipt</li> <li>60% of invoices paid within 10 calendar days of receipt</li> <li>Total direct spend with Highland businesses to increase by 5% by 2017</li> <li>Total direct spend with Highland Small Medium businesses to increase by 5%</li> </ul>
Risk	N/A

Enabling actions		Completion Date
1.1.1	Continue to monitor invoice payment performance.	March 2017
1.1.2	Reports drawn from Procurement Hub annually and passed to CEO.	March 2017
1.1.3	Supplier development events run annually with improvement plans to follow.	March 2017
1.1.4	Adoption of fully corporate approach to procurement, and of national, sectoral, and local joint working on procurement is in development. This is likely to be a long term project over the period of the procurement strategy to 2015.	April 2015
1.1.5	Assessment of sustainability/community benefits aspects in procurement takes place annually via FHR Committee	March 2017

Service I.D.	1.2
Programme Commitment	<b>Working with the Scottish Government, the Council will continue to support and provide the Small Business Bonus Scheme.</b>
Council Programme Ref.	1.7
Lead Officer	Head of Exchequer and Revenues
Resource	Existing resource within the NDR team.
Key Performance Results (Actions & Indicators)	<ul style="list-style-type: none"> <li>No of businesses in receipt of Small Business Bonus Scheme</li> <li>Target uplift of 2.5% per annum.</li> <li>At least maintain current levels of performance</li> </ul>
Risk	N/A

Enabling actions		Completion Date
1.2.1.	As per standard operating procedures, continue to mailshot customers with potential entitlement.	March 2017

Service I.D.	1.3
Programme Commitment	<b>The Council will review Council procedures, including procurement, to ensure that contracts are drawn up so as to maximise the opportunities for local businesses.</b>
Council Programme Ref.	<b>1.13</b>
Lead Officer	Head of Procurement
Resource	Procurement Team
Key Performance Results (Actions & Indicators)	<ul style="list-style-type: none"> <li>Total direct spend with Highland businesses to increase by 5% by 2017</li> <li>Total direct spend with Highland Small Medium businesses to increase by 5%</li> <li>Implement the first stage improvements to procurement procedures by September 2014</li> </ul>
Risk	N/A

Enabling actions		Completion Date
1.3.1	Annual supplier/business development events	March 2017
1.3.2	Simplification and standardisation of approach across all Services	September 2014
1.3.3	Development of risk based approach to lotting of contracts	September 2014

Service I.D.	1.4
Programme Commitment	<b>Working with the Scottish and UK Governments, the Council will investigate means whereby resources currently held by pension funds can be invested for the overall benefit of the people of the Highlands by March 2013.</b>
Council Programme Ref.	<b>1.14</b>
Lead Officer	Director of Finance / Head of Accounting & Budgeting
Resource	Corporate Budgeting, Taxation and Treasury Team
Key Performance Results (Actions & Indicators)	Report to Investment Sub Committee
Risk	N/A

Enabling actions		Completion Date
1.4.1	Report to Investment Sub Committee	completed

Service I.D.	1.5
Programme Commitment	<b>The Council will work with both Scottish and UK Governments to contribute to local taxation options.</b>
Council Programme Ref.	<b>1.30</b>
Lead Officer	Director of Finance / Head of Exchequer and Revenues
Resource	Director of Finance / Head of Exchequer and Revenues
Key Performance Results (Actions & Indicators)	Evidence of participation
Risk	N/A

Enabling actions		Completion Date
1.5.1	Positively contribute to consultations/consideration by professional bodies and COSLA in relation to (a) Council Tax Reduction Scheme and (b) Options for future system of Local Taxation and associated reliefs.	March 2017

**7.2. Working together for our children and young people**  
*Ag obair còmhla are cloinn agus ar n-òigridh*

Service I.D.	2.1	
Programme Commitment	<b>The Council will ensure that all bidders for significant council contracts must provide targeted plans to recruit young unemployed people in the Highlands.</b>	
Council Programme Ref.	2.27	
Lead Officer	Head of Procurement	
Resource	Procurement Team and Service Project Teams	
Key Performance Results (Actions & Indicators)	<ul style="list-style-type: none"> <li>Establish criteria to ensure that all bidders for significant council contracts provide targeted plans to recruit young unemployed people in the Highlands</li> <li>All Services will examine the potential for procurement contracts to offer opportunities for recruiting young people.</li> </ul>	
Risk	N/A	
<b>Enabling actions</b>		<b>Completion Date</b>
2.1.1	Project teams and sponsors to review employability aspects of procurement projects in the Capital Plan and Five Year Tendering Plan	September 2014
2.1.2	Standard sets of supplier selection and award criteria and terms and conditions to be established to support this	September 2014

**7.3. Working together for caring communities**  
*Ag obair còmhla airson coimhearsnachdan cùramach*

Service I.D.	3.1	
Programme Commitment	<b>The Council will work to alleviate poverty by encouraging benefit uptake and supporting a range of advice services.</b>	
Council Programme Ref.	3.2	
Lead Officer	Head of Exchequer and Revenues	
Resource	Customer Income Maximisation/Money Advice Teams	
Key Performance Results (Actions & Indicators)	<ul style="list-style-type: none"> <li>Increase in number of customers reached by the Council's money advice and welfare rights</li> <li>Increase in financial benefit to customers from the advice given by the Council.</li> </ul>	
Risk	N/A	
<b>Enabling actions</b>		<b>Completion Date</b>
3.1.1	Maintain accreditation to the Scottish National Standards	March 2017

**7.4 Working together to empower our communities**  
***Ag obair còmhla gus comas a thoirt do ar coimhearsnachdan***

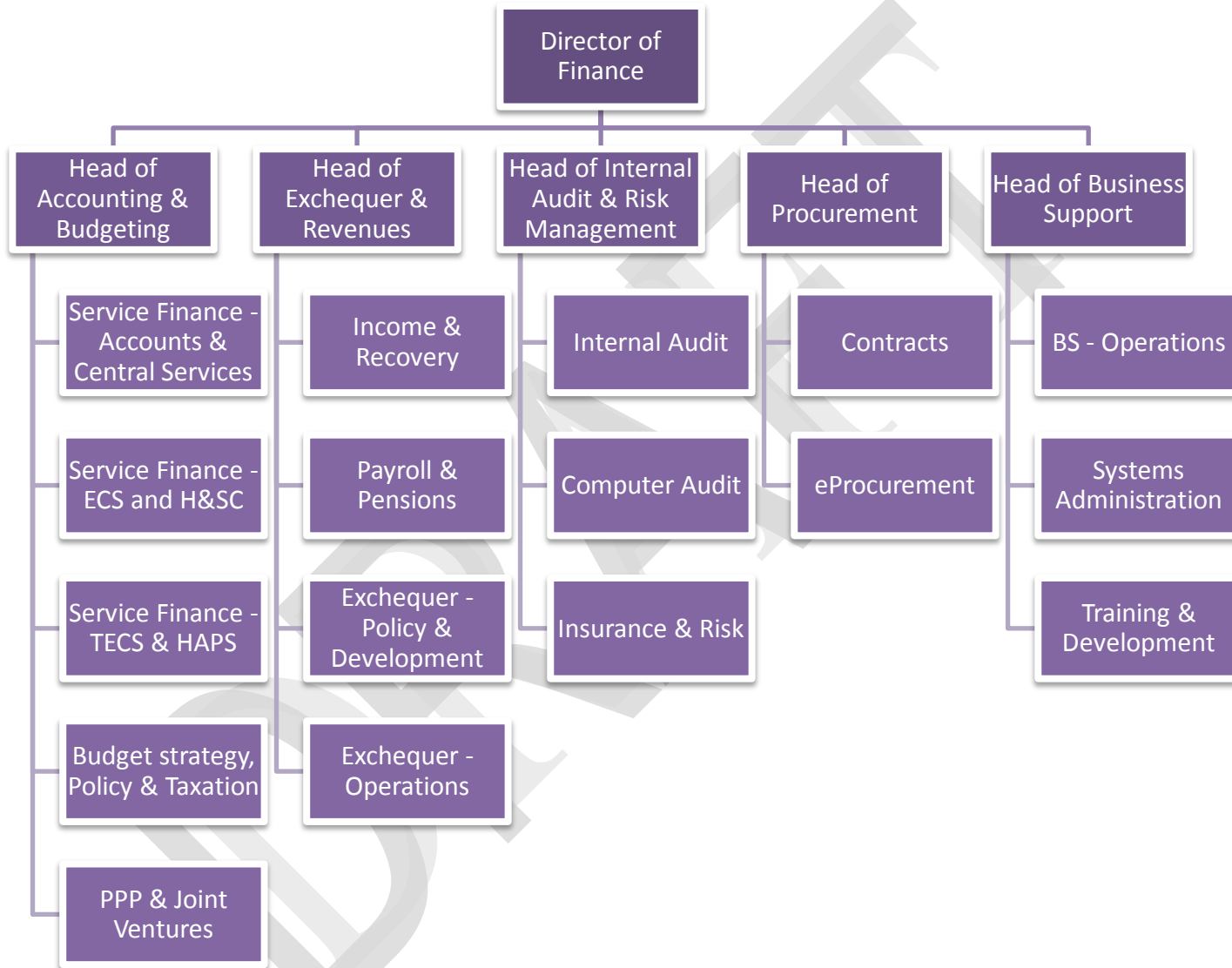
<b>Service I.D.</b>	4.1
<b>Programme Commitment</b>	<b>The Council will continue to measure its progress openly, report on it publicly and listen to its communities, to ensure we are delivering services that provide best value for Council Tax payers.</b>
<b>Council Programme Ref.</b>	<b>6.18</b>
<b>Lead Officer</b>	Head of Accounting and Budgeting
<b>Resource</b>	Accounting and Budgeting Teams
<b>Key Performance Results (Actions &amp; Indicators)</b>	<ul style="list-style-type: none"> <li>• All efficiency targets met.</li> <li>• Effective financial stewardship confirmed in the audit of the Council's accounts annually.</li> <li>• Council approval of Revenue Budget agreed in February each year.</li> <li>• Issue of annual Council Tax leaflets and Council Tax invoices each year.</li> </ul>
<b>Risk</b>	N/A

<b>Enabling actions</b>		<b>Completion Date</b>
4.1.1	Efficiency Programme deliveries by Services collated and Annual Efficiency statement signed off.	Annually, by 30 June
4.1.2	Effective financial stewardship confirmed in the audit of the Council's accounts annually.	Annually, by 30 September
4.1.3	Service Plans and Budgets aligned.	Annually July
4.1.4	Monthly expenditure monitoring will be undertaken with corrective actions reported to Committee where necessary.	March 2017

**8. Service Improvement Priorities 2013/14**  
***Priomhachasan Leasachaidh Seirbheis 2013/14***

<b>Service Section</b>	<b>Service Improvement Priority</b>	<b>Target Date</b>
Accounting & Budgeting	Progress the implementation of a new Financial Information System	March 2015
Business Support	Working with Services, complete Service Descriptions	January 2014
	Working with Services, finalise performance indicators and effectively report.	January 2014
	Working with Services and the Corporate Improvement Programme, continue to deliver efficiencies.	March 2014
Exchequer & Revenues	Contribute to a permanent scheme for Council Tax reduction	March 2014
	Contribute towards National Thinking on local support services for Universal Credit, building on local partnership agreement in Highland for Inverness Job Centre etc.	March 2014
	Contribute to the design and implementation of a permanent scheme for the Scottish Welfare Fund	Summer 2014
	Introduce Online Exchequer forms subject to CIP timetable	March 2014
	Rationalise the number of payrolls. (Dependent on on-going Trade Union negotiation led by Chief Executive Service).	November 2014
	Continue to implement work flow processes in Pensions.	September 2014
	Implement Corporate Arrears Recovery Systems (CARS).	December 2013
Internal Audit & Risk Management	Review and revise the Council's approach to Risk Management, including the Risk Management Strategy; the process on identifying, addressing, monitoring and reporting risks; the role and membership of the Corporate Risk Management Group.	October 2014
	Compile a programme of Risk Management reviews.	April 2014
	Deliver further Audit and Risk Management training to Members.	March 2014
	Develop further the benchmarking of Internal Audit & Risk Management.	September 2014
	Implement the requirements of the Public Sector Internal Audit Standards, including the requirement for external assessment.	March 2015
	Consider the approach to assurance mapping in	June 2014

Service Section	Service Improvement Priority	Target Date
	terms of the Statement on Internal Control.	
Procurement	Council wide adoption of Scottish Standard PQQ	June 2014
	Standard and agreed approach to sustainable procurement	June 2014
	Single approach to scoring submissions	June 2014
	Define "Community Benefit"	June 2014
	Standardise debrief	June 2014
	Single repository for holding and managing PQQ information	November 2014
	Develop proposals for long-term joined Projects of capital works year revenue & 10 year capital budget provides greater opportunity	November 2014
	Common approach to aggregation and lotting	November 2014
	Training needs analysis	November 2014
	Standard approach to price/quality ratio	November 2014
	Member/officer working group on sustainable procurement	November 2014
	Directorate	Maintain ICT Business Continuity Plans in accordance with the requirement of the Civil Contingencies Act 2004



To request this information in an alternative format e.g. large print, Braille, audio tape, or suitable language, please contact:  
**Airson am fiosrachadh seo fhaighinn ann an cruth eile m.e. clò mòr, clò nan dall, teip chlaistinneach, no cànan freagarrach, cuiribh fios gu:**

**Development Officer  
Business Support  
Finance Service  
Council Headquarters  
Glenurquhart Road  
INVERNESS  
IV3 5NX**

**Telephone: 01463 702034  
E-mail: [business.support@highland.gov.uk](mailto:business.support@highland.gov.uk)**

**The Highland Council website link:  
<http://www.highland.gov.uk/yourcouncil/finance/>**