

SERVICE ANNUAL PERFORMANCE REPORT

FINANCIAL SERVICES	PERIOD: FINANCIAL YEAR 2019/20
DELIVERING OUR OUTCOMES – CASE STUDIES ILLUSTRATING THE POSITIVE CONTRIBUTION TO OUR COMMUNITIES	
Corporate Outcome: People live active healthier and independent lives Business Outcome 102 We Provide Support, Prevention And Opportunities To Help People Make Better Lifestyle Choices. 1. £71,782 in Crisis Grants was paid to 850 claimants. 100% were paid within 24 hours of receiving the claim. 2. Average processing time for New Housing Benefit claims was 21.8 days and 5 days for changes in circumstances. 3. £662,000 of Discretionary Housing Payments was distributed to households in need. 4. The Money Skills Argyll Project continued to provide debt and financial inclusion support to eligible clients throughout 2019/20.	
Corporate Outcome: Our economy is diverse and thriving Business Outcome 110 We Support Businesses, Employment And Development Opportunities 1. We approved £15.5 million of Non-Domestic Rates to support local businesses.	
Corporate Outcome: Getting It Right Business Outcome 115: We Are Efficient And Cost Effective 1. We collected 96.05% of Council Tax exceeding the target of 95.50%. 2. We increased credit and debit card security on payment systems by implementing Dual Tone Multi Frequency suppression. 3. The External Audit of Annual Accounts was completed by 30 September deadline and an unqualified Audit Certificate received. 4. Positive External Audit Annual Audit Report received and reported to Council in November 2019. 5. Financial monitoring pack was submitted to each Policy & Resources Committee. 6. We undertook a comprehensive review of the Council's Loans Fund to reflect a change in legislation which allows more flexibility regarding the repayment of loan advances. This resulted in a revenue saving in addition to a material one-off reprofiling gain. 7. The average investment rate for 2019-20 was 0.947% compared to the average 7 day LIBID rate of 0.534%. The investments generated £1.017m of interest in 2019-20. 8. A comprehensive review of capital programme management was performed to strengthen the accuracy and transparency of capital reporting 9. We removed the manual input of approximately 15,000 invoices per annum into Oracle by transferring more social care supplier payments to a direct interface between CareFirst and Oracle. Further work in 2020/21 will introduce self-billing to further improve social care payments. 10. We are exploring how emerging technologies can help us be more efficient and effective, for example by helping us track and map service usage and costs in social care and make variance analysis activity more efficient. 11. Until the COVID-19 pandemic took effect the 2019/20 internal audit plan was on track for delivery however audit activity was paused to support critical COVID activity. The Chief Internal Auditor is taking steps to ensure the remaining work is completed as part of the revised 2020/21 plan.	

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Business Outcome 115: We Are Efficient And Cost Effective

As a result of a change in legislation which allows more flexibility regarding the repayment of outstanding loan advances, Financial Services undertook an extensive review of the Council's Loans Fund. The review was undertaken to ensure the Council continues to make a prudent provision each year for the repayment of loans fund advances. It is up to each Council to manage appropriately and to determine prudent repayment based on its own individual circumstances. The result of this review gives rise to a revenue saving in addition to a one-off re-profiling gain in relation to prior year repayments. A substantial amount of the savings achieved are being used to fund capital projects within the communities such as flood protection schemes and other significant strategic change projects.

Business Outcome 115: We Are Efficient And Cost Effective

Financial Services introduced pre reminder text messaging and e-mails in April 2019 for Council Tax. This is designed to help customers bring their Council Tax payments up to date before the Council post reminder bills and final notices to them. Paying the Council Tax following receipt of the text message means that the customer does not have a 10% statutory addition added to their arrears for non-payment of tax and it also saves the Council printing and postage costs of billing and the ongoing cost of recovering the debt.

The Council would normally have issued 20,400 reminder notices by post over the 2019/2020 year however this reduced to 11,700 as a result of the new process because the Council received 8,700 payments following the texts and e-mails during the year. This improves the Council's cash flow and reduces the amount of legal fees added to the customer's debt during the year.