



*Dunbartonshire and Argyll & Bute
Valuation Joint Board*

Council Offices
16 Church Street
Dumbarton
G82 1QL

21 November 2025

Dear Sir/Madam

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD

You are requested to attend a hybrid meeting of the Valuation Joint Board to be held at **11.00 a.m. on Friday, 28 November 2025.**

You are invited to attend in person at Denny Meeting Room, 16 Church Street, Dumbarton G82 1QL or remotely using MS Teams.

The business is as shown on the enclosed agenda.

Please advise committee.admin@west-dunbarton.gov.uk if you are unable to attend the meeting.

Yours faithfully

ALAN DOUGLAS

Clerk to the Valuation Joint Board

Distribution:-

Councillor Mark Irvine, Argyll & Bute Council
Councillor Ian MacQuire, Argyll & Bute Council
Councillor Dougie McFadzean, Argyll & Bute Council
Councillor Gordon Blair, Argyll & Bute Council
Councillor Peter Wallace, Argyll & Bute Council

Councillor Jim Gibbons, East Dunbartonshire Council
Councillor Stewart MacDonald, East Dunbartonshire Council
Councillor Vaughan Moody, East Dunbartonshire Council
Councillor Willie Paterson, East Dunbartonshire Council
Councillor Andrew Polson, East Dunbartonshire Council
Councillor Calum Smith, East Dunbartonshire Council

Councillor Karen Murray Conaghan, West Dunbartonshire Council
Councillor Gurpreet Singh Johal, West Dunbartonshire Council
Councillor Jonathan McColl, West Dunbartonshire Council
Councillor John Millar, West Dunbartonshire Council
Councillor Lawrence O'Neill, West Dunbartonshire Council

All Substitute Members for information.

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD

FRIDAY, 28 NOVEMBER 2025

AGENDA

1 APOLOGIES

2 DECLARATIONS OF INTEREST

Members are invited to declare if they have an interest in any of the items of business on this agenda and the reasons for such declarations.

3 MINUTES OF PREVIOUS MEETING 7 - 12

Submit, for approval as a correct record, the Minutes of Meeting of the Valuation Joint Board held on 20 June 2025.

**4 REVENUE & CAPITAL BUDGETARY CONTROL REPORT 13 - 21
TO 30 SEPTEMBER 2025 (PERIOD 6)**

Submit report by the Treasurer advising Members on the progress of the revenue budget and the capital programme for 2025/26.

5 FORVIS MAZARS' ANNUAL AUDIT REPORT 2023/24 23 - 77

Submit report by the Treasurer presenting Forvis Mazars' Annual Audit Report for the audit of financial year 2023/24 to the Board for information.

6 FORVIS MAZARS' ANNUAL AUDIT REPORT 2024/25 79 - 138

Submit report by the Treasurer presenting Forvis Mazars' Annual Audit Report for the audit of financial year 2024/25 to the Board for information.

7 ANNUAL ACCOUNTS FOR YEAR ENDING 31 MARCH 2024 139 - 206

Submit report by the Treasurer presenting the Annual Accounts for the year ending 31 March 2024.

8/

8 ANNUAL ACCOUNTS FOR YEAR ENDING 31 MARCH 2025 207 - 274

Submit report by the Treasurer presenting the Annual Accounts for the year ending 31 March 2025.

9 WORKFORCE PLANNING UPDATE 275 - 290

Submit report by the Assessor & Electoral Registration Officer advising of an update to the 2025 Workforce Plan which was approved at a meeting of the Joint Board on 28 March 2025 and seeking approval of the updated Workforce Plan.

10 ASSESSORS SERVICE UPDATE 291 - 297

Submit report by the Depute Assessor & Electoral Registration Officer providing an update on the Assessors Service.

11 ELECTORAL REGISTRATION SERVICE UPDATE 299 - 302

Submit report by the Principal Administration Officer providing an update on the current position in relation to the Board's Electoral Registration service.

12 REPLACEMENT ASSESSORS SYSTEM 303 - 305

Submit report by the Assessor & Electoral Registration Officer providing an update on the project to replace the Assessors Core System.

**13 UPDATE OF THE VALUATION JOINT BOARD
FINANCIAL REGULATIONS 307 - 326**

Submit report by the Treasurer seeking approval for the revised Financial Regulations.

14 VJB PROPERTY OPTIONS 327 - 329

Submit report by the Assessor & Electoral Registration Officer providing an update on the project to review the accommodation requirements for the Clydebank office.

15/

15	REVISED EMPLOYER DISCRETIONS - LOCAL GOVERNMENT PENSION SCHEME (SCOTLAND) REGULATIONS 2018	331 - 350
----	--	-----------

Submit report by the Assessor & Electoral Registration Officer providing an update on the review of the Joint Board's Statement of Policy in relation to Pension Scheme Discretions and seeking approval of the proposed revisions to the Statement.

16 EXCESS TRAVEL POLICY 351 - 356

Submit report by the Assessor & Electoral Registration Officer seeking approval for a proposed new personnel policy.

17 REDUNDANCY POLICY 357 - 379

Submit report by the Assessor & Electoral Registration Officer seeking approval for a proposed new personnel policy.

18 DATE OF NEXT MEETING

Members are asked to note the next meeting of the Valuation Joint Board is scheduled for Friday, 20 March 2026 at 11.00 a.m. and will be held in a Hybrid format where Members can attend in person at Tom Johnston Chamber, East Dunbartonshire Council Offices, 12 Strathkelvin Place, Kirkintilloch, Glasgow G66 1XT or remotely using MS Teams.

For information on the above agenda please contact Lynn Straker, Committee Officer, Regulatory, Municipal Buildings, College Street, Dumbarton G82 1NR. Tel: 07814553595. Email: lynn.straker@west-dunbarton.gov.uk

DUNBARTONSHIRE AND ARGYLL AND BUTE VALUATION JOINT BOARD

At a Meeting of the Dunbartonshire and Argyll and Bute Valuation Joint Board held remotely using MS Teams only on Friday, 20 June 2025 at 11.00 a.m.

Present: Councillors Jim Gibbons, Stewart MacDonald, Vaughan Moody and Calum Smith (East Dunbartonshire Council); Councillors Gordon Blair, Dougie McFadzean and Peter Wallace (Argyll and Bute Council); and Provost Karen Murray Conaghan and Councillors Gurpreet Johal Singh and Lawrence O'Neill (West Dunbartonshire Council)

Attending: Russell Hewton, Assessor and Electoral Registration Officer (ERO); Laurence Slavin, Treasurer; Joanne Thomson, Accountant; Rosemary Nelson, Principal Administration Officer; Tom Reid and Louis Deamer, External Auditors – Forvis Mazars; and Lynn Straker, Committee Officer.

Apologies: Apologies for absence were intimated on behalf of Councillor Mark Irvine (Argyll & Bute Council); and Councillors Jonathan McColl and John Millar (West Dunbartonshire Council)

Councillor Vaughan Moody in the Chair

DECLARATIONS OF INTEREST

It was noted that there were no declarations of interest in any of the items of business on the agenda.

MINUTES OF PREVIOUS MEETING

The Minutes of Meeting of the Valuation Joint Board held on 28 March 2025 were submitted and approved as a correct record.

BEST VALUE - SERVICE PLANNING

A report was submitted by the Assessor & Electoral Registration Officer seeking Joint Board approval of the April 2025 update to the approved 2024-27 Service Plan.

After discussion and having heard the Assessor and Electoral Registration Officer in further explanation of the report, the Joint Board agreed to approve the April 2025 update to the Service Plan for the period 2024-27.

BEST VALUE – PERFORMANCE REPORTING AND PLANNING

A report was submitted by Depute Assessor & Electoral Registration Officer updating the Members of the Joint Board on progress in relation to Best Value and, in particular, to advise on external performance reports for the year 2024/25. The report also seeks approval from Members of the Joint Board of the Public Performance Report for 2024/25 and the Key Performance Indicator (KPI) targets for 2025/26.

After discussion and having heard the Assessor and Electoral Registration Officer in further explanation of the report and in answer to Members' questions, the Joint Board agreed:-

- (1) to note the performance in relation to the Valuation Roll and Council Tax List KPIs for 2024/25;
- (2) to approve the Public Performance Report for 2024/25; and
- (3) to approve the KPI targets for 2025/26.

BEST VALUE – CUSTOMER SERVICE & COMPLAINTS UPDATE

A report was submitted by the Depute Assessor & Electoral Registration Officer advising Members of the results from the Customer Consultation process during 2024/25 and of the outcomes from the Complaints Procedure during 2024/25.

After discussion and having heard the Assessor and Electoral Registration Officer in further explanation of the report and in answer to Members' questions, the Joint Board agreed:-

- (1) to note the positive results from the Customer Satisfaction Survey; and
- (2) to note the results from the Complaints Procedure.

CODE OF GOOD GOVERNANCE – ANNUAL SELF-ASSESSMENT

A report was submitted by the Assessor & Electoral Registration Officer reporting on the completion of the Joint Board's annual Local Code of Good Governance self-assessment for 2024/25 and seeking Joint Board Members' approval of the Action Plan arising from the self-assessment and advising Members of the progress made in completing or progressing a number of actions contained in the Plan.

After discussion and having heard the Assessor and Electoral Registration Officer in further explanation of the report and in answer to Members' questions, the Joint Board agreed:-

- (1) to note the completion of the 2024/25 self-assessment of the Joint Board's compliance with best practice in Good Governance; and

- (2) to approve the 2024/25 Good Governance Action Plan.

DRAFT ANNUAL ACCOUNTS FOR YEAR ENDING 31 MARCH 2025

A report was submitted by the Treasurer presenting to the Joint Board the Draft Annual Accounts for the year ending 31 March 2025.

After discussion and having heard the Accountant in further explanation of the report, the Joint Board agreed:-

- (1) to note the contents of the report and the financial position of the Joint Board as at 31 March 2025;
- (2) to note the Draft Management Commentary and Financial Statements for the year to 31 March 2025; and
- (3) to note that the audited accounts will be reported to a future meeting for approval.

ASSURANCE STATEMENT FOR THE YEAR ENDED 31 MARCH 2025 FROM THE CHIEF INTERNAL AUDIT OFFICER

A report was submitted by the Treasurer advising Members of the Joint Board of the contents of the annual Assurance Statement given to Members of the Joint Board in support of the Annual Governance Statement. This report outlines how audit assurances are obtained.

After discussion and having heard the Treasurer in further explanation of the report, the Joint Board agreed to note the contents of the annual Assurance Statement for the year ended 31 March 2025 provided at Appendix 1 to the report.

FORVIS MAZARS ANNUAL AUDIT PLAN 2024/25

A report was submitted by the Treasurer presenting Forvis Mazars' Annual Audit Plan for the audit of financial year 2024/25 to the Joint Board for information.

After discussion and having heard the External Auditors - Forvis Mazars, in further explanation of the report and in answer to Members' questions, the Joint Board agreed to note Forvis Mazars' Audit Plan for the audit of financial year 2024/25.

EXTERNAL AUDIT ENQUIRIES – 2024/25 ACCOUNTS

A report was submitted by Treasurer informing the Joint Board of the External Auditor's requirement for the provision of information regarding the Joint Board's approach to

dealing with fraud, litigation, laws and regulations as part of their audit of the Joint Board's Statement of Accounts for 2024/25 and to allow the Joint Board to comment on the response related to 'Those Charged with Governance'.

After discussion and having heard the Treasurer in further explanation of the report, the Joint Board agreed:-

- (1) to receive and comment upon, the enquiries for those charged with governance for the 2024/25 Accounts; and
- (2) to agree with the draft responses set out in Appendix 1 to the report and approve their submission to the Joint Board's external auditors.

ELECTORAL REGISTRATION SERVICE UPDATE

A report was submitted by the Principal Administration Officer providing an update on the current position in relation to the Joint Board's Electoral Registration service.

After discussion and having heard the Principal Administration Officer and the Assessor & Electoral Registration Officer in further explanation of the report and in answer to Members' questions, the Joint Board agreed to note the content of this report.

ASSESSORS SERVICE UPDATE

A report was submitted by the Depute Assessor & Electoral Registration Officer advising Members of the Joint Board of the General Background of Non-Domestic Rating and Council Tax and the key points, priorities and next steps within the Assessors Service.

After discussion and having heard the Assessor and Electoral Registration Officer in further explanation of the report and in answer to Members' questions, the Joint Board agreed:-

- (1) to note the progress in relation to the general maintenance of the Valuation Roll and the disposal of both 2017 appeals and 2023 proposals/appeals;
- (2) to note the progress in relation to the new SCU annual audit and its impact on staff and service delivery;
- (3) to note the progress in relation to the general maintenance of the Council Tax List, including the disposal of Council Tax proposals and appeals;
- (4) to note the progress in relation to Sold House Band Reviews;
- (5) to note the progress of our Council Tax record digitisation project; and

- (6) to note the progress being made in relation to forthcoming priorities and next steps.

REPLACEMENT ASSESSORS SYSTEM – UPDATE

A report was submitted by the Assessor & Electoral Registration Officer providing an update to Members of the Joint Board on the project to replace the Assessors Core System.

After discussion and having heard the Assessor & Electoral Registration Officer in further explanation of the report and in answer to Members' questions, the Board agreed:-

- (1) to note progress in relation to implementing the new system; and
- (2) to support the project to automate the flow of data from Planning and Building Control departments to the Board.

PUBLIC SECTOR EQUALITY DUTY

A report was submitted by the Depute Assessor & Electoral Registration Officer seeking Members approval of The Public Sector Equality Duty Report and the approval of the Equality Outcomes contained within the report.

After discussion and having heard the Assessor & Electoral Registration in further explanation of the report and in answer to Members' questions, the Board agreed to note the attached Public Sector Equality Duty Report.

VALUATION JOINT BOARD PROPERTY UPDATE

Submit report by the Assessor & Electoral Registration Officer updating Members of the Joint Board on changes to the Board's RAAC Management Plan and associated Risk Management and providing an update on the project to review the accommodation requirements for the Clydebanks Office.

After discussion and having heard the Assessor & Electoral Registration Officer in further explanation of the report and in answer to Members' questions, the Joint Board agreed to approve the updated RAAC Management Plan and Risk Action List.

PERSONNEL – DRESS CODE POLICY

A report was submitted by the Depute Assessor & Electoral Registration Officer seeking Members' approval of a Dress Code Policy for application within the Joint Board.

After discussion and having heard the Assessor & Electoral Registration Officer in further explanation of the report and in answer to Members' questions, the Joint Board agreed to approve the Dress Code Policy for implementation within the Joint Board.

INTERNAL AUDIT REPORT 2025

A report was submitted by the Assessor & Electoral Registration Officer reporting on the recently completed Internal Audit of the review of purchasing, invoicing, inventory management and budget monitoring controls and seeking Members' approval of the Actions contained in the Internal Audit Reports.

After discussion and having heard the Assessor and Electoral Registration Officer in further explanation of the report and in answer to Members' questions, the Joint Board agreed:-

- (1) to note the positive conclusions of the recently completed Internal Audit Report as regards the existing control environment; and
- (2) to approve the Action Plan contained in the Audit Report.

DATE OF NEXT MEETING

Members noted that the next meeting of the Valuation Joint Board is scheduled for Friday, 28 November 2025 at 11.00 a.m. and will be held in a Hybrid format where Members can attend in person at Ballantines Meeting Room, Ground Floor, 16 Church Street, Dumbarton G82 1QL or remotely using MS Teams.

Members also noted the proposed dates for Valuation Joint Board meetings to be held in 2026:-

- Friday, 20 March 2026 at 11.00 a.m. (East Dunbartonshire)
- Friday, 19 June 2026 at 11.00 a.m. (Argyll & Bute)

The meeting closed at 11.55 a.m.

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD

Report by Treasurer

Valuation Joint Board – 28 November 2025

Subject: Revenue & Capital Budgetary Control Report to 30 September 2025 (Period 6)

1. Purpose

- 1.1 The purpose of this report is to advise Members on the progress of the revenue budget and the capital programme for 2025/26.

2. Background

2.1 Revenue

At the meeting of the Joint Board on 28 March 2025, Members agreed the revenue estimates for 2025/26 and a total net budget of £2.949m, funded from constituent contributions of £2.758m (including £0.191m for costs associated with the implementation of actions from the Barclay Review), and reserves of £0.411m (including earmarked reserves)

- 2.2 Since the board meeting, the board's 2025/26 general reserves balance stands at £0.354m (including earmarked balance of £0.122m for the grant carry forward funding from Ministry of Housing, Communities and Local Government).

2.3 Capital

At the meeting of the Joint Board on 28 March 2025, Members also agreed the capital estimates for 2025/26 of £0.061m, funded from a carry forward of resources from 2024/25 (£0.048m) and additional funding from constituent contributions of £0.013m to fund new 2025/26 capital projects.

3. Main Issues

3.1 Revenue

The summary report at Appendix 1 shows the revenue reserves position has changed from the anticipated amount of £0.411m to £0.354m. This is due to a higher level of reserves being required to balance the 2024/25 year-end position. This means that £0.057m less reserves were available to carry forward into 2025/26.

- 3.2 The total net expenditure, as shown in Appendix 1, is anticipated to be £0.073m lower than budget, mainly due to new vacancies (£0.106m). However, this favourable variance is partially offset by an overspend in postages of £0.029 and Interest on Revenue Balances Income being £0.004m lower than anticipated

- 3.3** The Board will require to use general reserves of £0.338m in order to breakeven for the year. This use of reserves will mean that the level of reserves remaining is £0.085m less than that required to maintain prudential reserves target of £0.100m, and additional funding will therefore be required to restore the reserve position.
- 3.4** Appendix 2 provides information on the main variances +/-5%.
- 3.5** Although the report indicates a favourable variance, the projected variance should be viewed in the knowledge that there are a number of variable factors which could arise between now and 31 March 2026 that could affect the year end position.
- 3.6** Capital
Appendix 3 highlights a projected in-year variance of £0.011m which relates to project re-profiling. Appendix 4 provides further details on the overall variance.

4. Conclusion and Recommendation

4.1 Members are asked to:

- i) Note that it is anticipated that £0.338m of revenue reserves will be required to be used in-year to balance the revenue account.
- ii) Note it is anticipated that an additional £0.085m funding will be required to maintain the Boards Prudential Reserves Level.
- iii) Note the projected capital re-profiling of spend and earmarked resource of £0.011m, to be carried forward into 2025/26 to fund the completion of the existing capital projects

.....
Laurence Slavin
Treasurer
Date: 28 November 2025

Person to Contact: Joanne Thomson, Accountant
 West Dunbartonshire Council
 Joanne.Thomson@west-dunbarton.gov.uk

Appendix 1 Revenue BCR Period 6
Appendix 2 Revenue analysis for variances +/-5%
Appendix 3 Capital BCR Period 6
Appendix 4 Capital variance analysis

DUNBARTONSHIRE & ARGYLL & BUTE VALUATION JOINT BOARD
REVENUE BUDGETARY CONTROL 2025/26

MONTH END DATE

30 September 2025

PERIOD

P6

DESCRIPTION	AGREED BUDGET 2025/26 - MARCH 2026	REVISED BUDGET 2025/26	SPEND TO DATE 2025/26	TOTAL PROJECTED SPEND 2025/26	VARIANCE 2025/26	VARIANCE %	STATUS
	£	£	£	£	£		
EMPLOYEE COSTS	2,537,326	2,537,326	1,193,496	2,431,735	(105,592)	-4%	Favourable
PROPERTY COSTS	128,606	128,606	65,425	127,887	(719)	-1%	Favourable
SUPPLIES & SERVICES	122,305	122,305	58,603	123,029	723	1%	Adverse
PAYMENT TO OTHER BODIES	10,856	10,856	0	10,856	0	0%	Nil Variance
ADMINISTRATION COSTS	570,069	570,069	243,678	598,594	28,525	5%	Adverse
OTHER EXPENDITURE	9,200	9,200	3,211	9,200	0	0%	Nil Variance
GROSS EXPENDITURE	3,378,363	3,378,363	1,564,413	3,301,301	(77,062)	-2%	Favourable
MISC INCOME	(18,223)	(18,223)	(602)	(13,798)	4,425	-24%	Adverse
NET EXPENDITURE	3,360,140	3,360,140	1,563,811	3,287,503	(72,637)	-2%	Favourable
FINANCED BY:							
CONSTITUENT CONTRIBUTIONS	(2,757,749)	(2,757,749)	(498,822)	(2,757,749)	0	0%	Nil Variance
2025/26 SG BARCLAY FUNDING	(190,886)	(190,886)	(47,722)	(190,886)	0	0%	Nil Variance
TOTAL FUNDING	(2,948,635)	(2,948,635)	(546,543)	(2,948,635)	0	0%	Favourable
TRANSFER TO/ (FROM) RESERVES	(411,505)	(354,157)	0	(338,868)	(15,289)	4%	Favourable

DUNBARTONSHIRE & ARGYLL & BUTE VALUATION JOINT BOARD
REVENUE BUDGETARY CONTROL 2025/26
REVENUE ANALYSIS FOR VARIANCES +/-5%

MONTH END DATE

30 September 2025

PERIOD

P6

Budget Details							
Budget Area	Budget	Spend to Date	% Spend to Date of Total	Forecast Spend	Forecast Variance	Status	
	£	£	%	£	£	%	
EMPLOYEE COSTS	2,537	1,193	47%	2,432	(106)	-4%	↑
Main Issues	The underspend in employee costs is mainly due to employee vacancies.						
Mitigating Action	None required at this time						
Anticipated Outcome	It is likely this budget will underspend by the year end.						
ADMIN COSTS	570	244	43%	599	29	5%	↓
Main Issues	Admin Costs are anticipated to overspend by £29k mainly due to postages. Royal Mail informed officers at the end of March 2025 they were increasing the price of a second class C5 mailing from 59p to 67p (a 13% increase).						
Mitigating Action	Officers are commencing investigation into other streams from post to email (where addresses are held).						
Anticipated Outcome	It is likely this budget will overspend by the year end.						
MISC INCOME	(2,967)	(2,962)	100%	4	2,971	-100%	↓
Main Issues	Income from Interest on Revenue Balance is £4k lower than anticipated.						
Mitigating Action	None required at this time.						

DUNBARTONSHIRE & ARGYLL & BUTE VALUATION JOINT BOARD
REVENUE BUDGETARY CONTROL 2025/26
REVENUE ANALYSIS FOR VARIANCES +/-5%

APPENDIX 2

MONTH END DATE

30 September 2025

PERIOD

P6

Budget Details						
Budget Area	Budget	Spend to Date	% Spend to Date of Total	Forecast Spend	Forecast Variance	Status
Anticipated Outcome	It is likely this budget will overspend by the year end.					

DUNBARTONSHIRE & ARGYLL & BUTE VALUATION JOINT BOARD
CAPITAL BUDGETARY CONTROL 2025/26

MONTH END DATE

30 September 2025

PERIOD

P6

DESCRIPTION	AGREED 2025/26 BUDGET	REVISED 2025/26 BUDGET	SPEND TO DATE	PROJECTE D SPEND	VARIANCE	ANTICIPATED RE-PROFILING INTO 2026/27	OVER/ (UNDER)
	£	£	£	£	£	£	£
<u>PRIOR YEAR PROJECTS</u>							
NDR REFORM COSTS (21/22)	11,351	11,351	0	0	(11,351)	(11,351)	0
UNIX SERVER RENEWAL (21/22)	12,891	12,891	0	12,891	(0)	(0)	0
NEW MONITORS (23/24)	457	457	0	457	(0)	(0)	0
<u>24/25 PROJECTS</u>							
LAPTOP REFRESH	1,313	1,313	0	1,313	(0)	(0)	0
SERVER REPLACEMENT	13,110	13,110	0	13,110	0	0	0
SWAN 2 - LINE RENEWAL	9,552	9,552	0	9,552	0	0	0
<u>25/26 PROJECTS</u>							
LAPTOP REFRESH	6,622	6,622	0	6,622	0	0	0
HIGH VOLUME SCANNER REPLACEMENT	6,200	6,200	0	6,200	0	0	0
GROSS EXPENDITURE	61,497	61,497	0	50,145	(11,352)	(11,352)	0
UNAPPLIED CAPITAL RECEIPTS CARRIED FORWARD	(37,324)	(37,324)	0	(37,323)	(1)	(1)	0
CFCR	0	0	0	0	0	0	0
SCOTTISH GOVERNMENT GRANT CARRIED FORWAR	(11,351)	(11,351)	0	0	(11,351)	(11,351)	0
CONSTITUENT CONTRIBUTION	(12,822)	(12,822)	0	(12,822)	0	0	0
GROSS INCOME	(61,497)	(61,497)	0	(50,145)	(11,352)	(11,352)	0
NET EXPENDITURE	-	-	-	-	-	-	-

DUNBARTONSHIRE & ARGYLL & BUTE VALUATION JOINT BOARD
CAPITAL BUDGETARY CONTROL 2025/26
VARIANCE ANALYSIS

MONTH END DATE

30 September 2025

PERIOD

P6

Budget Details							
Budget Area	Budget	Spend to Date	% Spend to Date of Total Budget	Forecast Spend	Forecast Variance		Status
	£	£	%	£	£	%	
NDR Reform Costs	11,351	0	0%	0	(11,351)	-100%	↑
Project Description	Development / Purchase of Remote Survey System						
Main Issues/Progress update	This budget represents the remainder of the NDR Reform budget which is required to roll out the remote survey tools for the valuation team. The new system must be ready to launch before we can implement the remote tools.						

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD**Report by Treasurer****28 November 2025**

Subject: Forvis Mazars' Annual Audit Report 2023/24**1. Purpose**

- 1.1** The purpose of this report is to present Forvis Mazars' Annual Audit Report for the audit of financial year 2023/24 to the Board for information.

2. Background

- 2.1** Forvis Mazars (Mazars) have been appointed as the Board's external auditors from financial year 2022/23 for a period of five years.
- 2.2** The Board's unaudited 2023/24 Annual Accounts were passed to the Accounts Commission on the 28 June 2024 and reported to the Board on 21 June 2024.

3. Main Issues

- 3.1** The Annual Audit Report provides details of the audit approach within Section 3 of the appended report.
- 3.2** Details of the significant findings and other key judgement areas is detailed on pages 13 to 18 of the attachment.
- 3.3** The report identifies three recommendations for the Board. The report also details the Board's management responses in relation to these recommendations.
- 3.4** The Audit Opinion is detailed on page 5 of the report which advises that Mazars expect to issue an unqualified opinion on the Board's Annual Accounts.
- 3.5** Page 49 of the Annual Audit Report makes reference to the potential of additional fees being charged for reviewing and testing of Clydebanks Office revaluation.
- 3.6** A representative from the Forvis Mazars' Team will be in attendance at the Board meeting to answer any questions on the report.

4. Recommendations

- 4.1** The Board is asked to note Forvis Mazars' audit report for the audit of financial year 2023/24.

Laurence Slavin
Treasurer

Date: 28 November 2025

Person to Contact: Joanne Thomson, Accountant
West Dunbartonshire Council
E-mail: Joanne.Thomson@west-dunbarton.gov.uk

Appendix: Forvis Mazars' Annual Audit Plan 2023/24.

Annual Audit Report

Dunbartonshire and Argyll and Bute Valuation Joint Board– year ended 31 March 2024

November 2025

Dunbartonshire and Argyll and Bute Valuation Joint Board
235 Dunbarton Road
Clydebank
G18 4XJ
18 November 2025

Forvis Mazars
100 Queen Street
Glasgow
G1 3DN

Dear Board Members and Controller of Audit,

Annual Audit Report – Year ended 31 March 2024

We are pleased to present our Annual Audit Report for the year ended 31 March 2024. The purpose of this document is to summarise our audit conclusions and findings from our considerations of the wider scope audit specified in the Code of Audit Practice 2021 namely, financial management; financial sustainability; vision, leadership and governance; and use of resources to improve outcomes.

The scope of our work, including identified significant audit risks, and other key judgement areas, was outlined in our Annual Audit Plan, which we presented to you on 21 June 2024.

We have reviewed our Annual Audit Plan and concluded that the significant audit risks and other key judgement areas set out in that report remain appropriate.

We would like to express our thanks for the assistance of your team during our audit.

If you would like to discuss any matters in more detail then please do not hesitate to contact me on 07816 354 994 or via tom.reid@mazars.co.uk.

Yours faithfully

Tom Reid (Audit Director)

Forvis Mazars LLP

Contents

01	Executive summary
02	Status of the audit
03	Audit approach
04	Significant findings
05	Internal control conclusions
06	Summary of misstatements
07	Wider Scope
08	Best Value
A	Appendix A: Draft management representation letter
B	Appendix B: Draft audit report
C	Appendix C: Confirmation of our independence
D	Appendix D: Other communications
E	Appendix E: Wider scope and Best Value ratings

Our reports are prepared in accordance with Terms of Appointment Letter from Audit Scotland dated 18 May 2022 through which the Accounts Commission has appointed us as external auditor of Dunbartonshire and Argyll & Bute Valuation Joint Board (the Board) for financial years 2022/23 to 2026/27. We undertake our audit in accordance with Part VII of the Local Government (Scotland) Act 1973, as amended; and our responsibilities as set out within Audit Scotland’s Code of Audit Practice 2021. Reports and letters prepared by appointed auditors and addressed to the Board are prepared for the sole use of the Board and made available to Audit Scotland, the Accounts Commission, and the Controller of Audit. We take no responsibility to any member or officer in their individual capacity or to any other third party.

01

Executive Summary

Executive summary

Audit conclusions and significant findings

The detailed scope of our work as your appointed auditor for 2023/24 is set out in Audit Scotland's Code of Audit Practice 2021. Our responsibilities and powers are derived from Part VII of the Local Government (Scotland) Act 1973 and, as outlined in our Annual Audit Plan, our audit has been conducted in accordance with International Standards on Auditing (UK) and means we focus on audit risks that we have assessed as resulting in a higher risk of material misstatement.

In section 4 of this report we have set out our conclusions and significant findings from our audit. This section includes our conclusions on the audit risks and areas of management judgement in our Annual Audit Plan, which include:

- Management override of controls
- Valuation of property, plant and equipment
- Valuation of the net defined benefit liability

Misstatements and internal control recommendations

Section 5 sets out internal control recommendations and section 6 sets out audit misstatements. Section 7 outlines our work on the Board's arrangements to achieve economy, efficiency and effectiveness in its use of resources.

Status and audit opinion

We have substantially completed our audit in respect of the financial statements for the year ended 31 March 2024.

At the time of preparing this report, some matters remaining outstanding as outlined in section 2.

Subject to the satisfactory conclusion of the remaining audit work, we have the following conclusions:



Audit opinion

We expect to issue an unqualified opinion, without modification, on the financial statements. Our proposed audit opinion is included in the draft auditor's report in Appendix B.



Matters on which we report by exception

We are required by the Accounts Commission to report to you if, during the course of our audit, we have found that adequate accounting records have not been kept; the financial statements and the audited part of the Remuneration Report are not in agreement with the accounting records; or we have not received all the information and explanations we require for our audit.

We have nothing to report in respect of these matters

Executive summary (continued)

Conclusions from our audit testing and audit opinion (continued)



Other information

We are required to report on whether the other information (comprising of Management’s Commentary, Statement of Responsibilities and the unaudited parts of the Remuneration Report), is materially inconsistent with the financial statements; is materially inconsistent with our knowledge obtained in the course of the audit; or is materially misstated. No inconsistencies have been identified and we have issued an unmodified opinion in this respect.



Wider powers

Section 101 of the Local Government (Scotland) Act 1973 requires us to give any person interested, the opportunity to question us about the accounting records of the Board and to consider any objection made to the accounts. We confirm that no such correspondence from electors has been received.



Management Commentary and Annual Governance Statement

We are required to report on whether the information given in the Management Commentary and Annual Governance Statement is consistent with the financial statements; and has been properly prepared in accordance with the statutory guidance issued under the Local Government in Scotland Act 2003 and Delivering Good Governance in Local Government Framework 2016. We have no matters to report in respect of the Management Commentary and Annual Governance Statement.

Executive summary (continued)

Best Value and Wider Scope conclusions

As auditors appointed by the Accounts Commission, our wider scope responsibilities are set out in Audit Scotland's Code of Audit Practice 2021 and sits alongside Best Value requirements detailed the Local Government (Scotland) Act 1973. The Code requirements broaden the scope of the 2023/24 audit and allows us to use a risk-based approach to report on our consideration of the Board's performance of Best Value and community planning duties and make recommendations for improvement and, where appropriate, conclude on the Board's performance.

The Code's wider scope framework is categorised into four areas:

- financial management;
- financial sustainability;
- vision, leadership and governance; and
- use of resources to improve outcomes.

It remains the responsibility of the Board to ensure proper financial stewardship of public funds, it complies with relevant legislation and establishes effective governance of their activities. The Board is also responsible for ensuring that it establishes arrangements to secure continuous improvement in performance and, in making those arrangements, ensures resources are being used to improve strategic outcomes and demonstrate the economy, efficiency, and effectiveness throughout the use of its resources. These arrangements should be proportionate to the size and type of the Board, appropriate to the nature of the Board and the services and functions that it has been created to deliver.



Wider Scope

We have identified risks in arrangements to report in relation to the financial sustainability arrangements that the Board has in place. Further detail on our Wider Scope work is provided in section 7 of this report including any significant risks identified.



Best Value

We anticipate having no risks in arrangements to report in relation to the arrangements that the Board has in place to secure economy, efficiency and effectiveness in its use of resources. Further detail on our Best Value work is provided in section 8 of this report including any significant risks identified.

Status of the audit

Status of our audit

We have substantially completed our work and there are currently no matters of which we are aware that would require a modification of our audit opinion, subject to completion of outstanding work which is summarised below:

Audit quality control and completion

Our audit work will undergo final stages of review by the Engagement Lead and further quality and compliance checks. In addition, there are residual procedures to complete, including updating post balance sheet event considerations to the point of issuing the opinion and obtaining final management representations.	Low
---	-----

Annual report and accounts and letter of representation

We will complete our final review of the annual report and accounts upon receipt of the signed version of the accounts and letter of representation.	Low
--	-----

Status

High - Likely to result in a material adjustment or a significant change to disclosures in the financial statements.

Medium - Potential to result in a material adjustment or a significant change to disclosures in the financial statements.

Low - Not considered likely to result in a material adjustment or a change to disclosures in the financial statements.

03

Audit Approach

Audit Approach

Changes to our audit approach

There have been no changes to the audit approach we communicated in our Annual Audit Plan, issued on 21 June 2024.

Materiality

Our provisional materiality at the planning stage of the audit was set at £66k using a benchmark of 2% of gross revenue expenditure at surplus/deficit level. Our Performance materiality was set at £46k. In determining the overall materiality levels, we made the following significant judgements;

- that the main users of the financial statements are the Scottish Government, other Local Authorities, Regulators, Elected Members, the local community, and other stakeholders;
- that the primary aggregate that users tend to focus on is gross revenue expenditure at surplus/deficit level, as it reflects the extent of services delivered by the Board;
- that users of the financial statements and decision makers (the Board and Scottish Government) have a high understanding of the inherent uncertainties around accounting estimates and judgements;
- that setting 2% of the chosen benchmark is consistent with prior period and as part of our audit, we have gained an understanding that the Board has a well established and experienced finance team capable of applying the relevant Accounting Standards.
- Board members demonstrate an ability to scrutinise financial information at a high level.

Based on the final financial statement figures and other qualitative factors, the final overall materiality we applied was £66k, final performance materiality: £46k, and final clearly trivial threshold was £2k.

We maintained a specific materiality of £1k for senior employees' remuneration and pension benefits, and one banding for other employees' remuneration disclosed in the Remuneration Report in the Board's financial statements.

Use of expert

We used the experts to assist us to obtain sufficient appropriate audit evidence on specific items of the financial statements. There have been no changes to our use of experts outlined in the Annual Audit Plan, with no issues arising we are required to report to you.

Significant findings

Significant findings

Significant findings, including key areas of management judgement

The significant findings from our audit include:

- our audit conclusions regarding significant risks and key areas of management judgement outlined in the Annual Audit Plan;
- our comments in respect of the accounting policies and disclosures that you have adopted in the financial statements. On page 17 we have concluded whether the financial statements have been prepared in accordance with the financial reporting framework and commented on any significant accounting policy changes that have been made during the year;
- any further significant matters discussed with management; and
- any significant difficulties we experienced during the audit.

Significant findings

Management override of controls

Description of the risk

This is a mandatory significant risk on all audits due to the unpredictable way in which such override could occur.

Management at various levels within an organisation are in a unique position to perpetrate fraud because of their ability to manipulate accounting records and prepare fraudulent financial statements by overriding controls that otherwise appear to be operating effectively. Due to the unpredictable way in which such override could occur there is a risk of material misstatement due to fraud on all audits.

How we addressed this risk

- We addressed this risk through performing the below procedures:
- we reviewed the key areas within the financial statements where management has used judgements and estimation techniques and considered whether there was evidence of unfair bias;
 - we tested the appropriateness of journal entries recorded in the general ledger and other adjustments made in preparing the financial statements; and
 - we considered and tested any significant transactions outside the normal course of business or otherwise unusual.

Audit conclusion

Our work has provided the assurance we sought in each of these areas and has not highlighted any material issues to bring to your attention.

Significant findings (continued)

Valuation of property, plant and equipment

Description of the risk

The Board held land and buildings, with a net book value of £0.634 million at 31 March 2023. It has adopted a rolling revaluation model with an external valuer carrying out valuations of land and buildings on a five-year cycle. This may result in individual assets not being revalued for several years. This creates a risk that the carrying value of those assets that have not been revalued in year is materially different from the year end fair value.

Valuations are based on specialist and management assumptions and changes in these can result in material changes to valuations. Due to the high degree of estimation uncertainty associated with valuations, we have determined there is a significant risk in this area.

How we addressed this risk

We addressed this risk through performing the below procedures:

- we assessed the scope and terms of engagement with the Valuer;
- we assessed the competence, skills and objectivity of the Valuer;
- we assessed how management use the Valuer's report to value land and buildings included in the financial statements;
- we tested the accuracy of the data used in valuations;
- we challenged management and the Valuer's assumptions and judgements applied in the valuations;
- we reviewed the valuation methodology used, including the appropriateness of the valuation basis; and
- considered the reasonableness of the valuation by comparing the valuation output with market intelligence.

Audit conclusion

Our work has provided the assurance we sought in each of these areas. Following the identification of Reinforced Autoclaved Aerated Concrete (RAAC) within the Clydebank office building, management engaged an independent expert to perform a revaluation of the property. This resulted in a write-down of the asset's carrying value. Further details of the significant matter discussed with management is provided on page 17.

Significant findings (continued)

Valuation of the net defined benefit liability

Description of the risk

The Valuation Joint Board had a net pension liability of £0.170 million at 31 March 2023. Estimation of the net pension asset or liability depends on several complex judgements which are sensitive to changes. These include the discount rate used, the rate at which salaries are predicted to increase, inflation rates and life expectancy. Due to the high degree of estimation uncertainty associated with the valuations, we have determined there is a significant risk in this area.

How we addressed this risk

We addressed this risk through performing the below procedures:

- we reviewed the controls that the Board has in place over the information sent to the Scheme Actuary by the fund administrators (Strathclyde Pension Fund);
- we assessed the skill, competence and experience of the Scheme Actuary;
- we challenged the reasonableness of the assumptions used by the actuary as part of the annual IAS 19 valuation;
- we carried out a range of substantive procedures on relevant information and cash flows used by the actuary as part of the annual IAS 19 valuation; and
- reviewed the completeness of the membership data used by the actuary in preparing the actuary valuation.

Audit conclusion

Our work has provided the assurance we sought in each of these areas and has not highlighted any material issues to bring to your attention.

Significant findings (continued)

Qualitative aspects of the Board's accounting practices

We have reviewed the Board's accounting policies and disclosures and concluded they comply with the CIPFA/LASAAC Code of Practice on Local Authority Accounting in the United Kingdom 2023/24, as amended by the Update to the Code and Specifications for Future Codes for Infrastructure Assets, published in November 2022, appropriately tailored to the Board's circumstances.

We received the unaudited annual report and accounts from the Board on 27 June 2024. These were of good quality.

Significant matters discussed with management

During our audit we communicated the following significant matter to management:

- **Reinforced Autoclaved Aerated Concrete (RAAC).** Safety concerns regarding the use of Reinforced Autoclaved Aerated Concrete (RAAC) prompted the Scottish Government to instruct local authorities to undertake surveys assessing associated risks. The Board conducted a review of its estate and confirmed the presence of RAAC within its Clydebank office. It had the property revalued as at 31 March 2024, which resulted in the carrying value of the building being impaired by £291k.
- Management is currently evaluating strategic options regarding the future of the building. Based on representations received from management and our audit procedures, we have not identified any matters that would impact our audit opinion.

Significant difficulties during the audit

During the course of the audit we did not encounter any significant difficulties and we

have had the full co-operation of management.

Significant findings (continued)

Wider responsibilities – statutory reporting

The 1973 Act allows any persons interested to inspect the accounts to be audited and the underlying accounting records of the Board. The act also allows any persons interested to object to the accounts. No such objections have been raised.

We are required to notify the Controller of Audit when circumstances indicate that a statutory report may be required.

- Section 102(1) of the 1973 Act allows us to prepare a report to the Commission about the Board's accounts; matters that have arisen during the audit that should be brought to the attention of the public; or the performance of the Board in their duties relating to Best Value and community planning.
- Section 102(3) of the 1973 Act allows us to make a special report to the Commission if an item of account is contrary to law; there has been a failure on someone's part to bring into account a sum which ought to have been brought into account; a loss has been incurred or deficiency caused by the negligence or misconduct of a person, or by the failure of a body to carry out a duty imposed on them by any enactment; or a sum which ought to have been credited or debited to one account of a body has been credited or debited to another account and the body has not taken, or is not taking, steps to remedy the matter.
- Section 97A of the 1973 Act allows us to undertake or promote comparative and other studies to make and publish recommendations for the securing by local government bodies of Best Value, improving economy, efficiency and effectiveness in the provision of services by local government bodies and improving the financial or other management of local government bodies.

We confirm that a statutory report is not required.

05

Internal control conclusions

Internal control conclusions

Overview of engagement

As part of our audit, we obtained an understanding of the Board's internal control environment and control activities relevant to the preparation of the financial statements, which was sufficient to plan our audit and determine the nature, timing, and extent of our audit procedures. Although our audit was not designed to express an opinion on the effectiveness of the Board's internal controls, we are required to communicate to the Board any significant deficiencies in internal controls that we identified during our audit.

Deficiencies in internal control

A deficiency in internal control exists if:

- A control is designed, implemented, or operated in such a way that it is unable to prevent, detect, and/ or correct potential misstatements in the financial statements; or
- A necessary control to prevent, detect, and/ or correct misstatements in the financial statements on a timely basis is missing.

The purpose of our audit was to express an opinion on the financial statements. As part of our audit, we have considered the Board's internal controls relevant to the preparation of the financial statements to design audit procedures to allow us to express an opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Board's internal controls or to identify any significant deficiencies in their design or operation.

The matters reported in this section of our report are limited to those deficiencies and other control recommendations that we have identified during our normal audit procedures and which we consider to be of sufficient importance to merit being reported.

If we had performed more extensive procedures on internal control, we might have identified more deficiencies to report or concluded that some of the reported deficiencies need not in fact have been reported.

Our comments in this section should not be regarded as a comprehensive record of all deficiencies that may exist or improvements that could be made.

Significant deficiencies in internal control

A significant deficiency in internal control is one which, in our professional judgement, has the potential for financial loss, damage to reputation, or a loss of information which may have implications on the achievement of business strategic objectives. Our view is that observations categorised as a significant deficiency is of sufficient importance to merit the attention of the Board.

We have not identified any significant deficiencies in the Board's internal controls as at the date of this report.

Other observations

We also record our observations on the Board's internal controls where, in our professional judgement, there is a need to strengthen internal control or enhance business efficiency that do not constitute significant deficiencies in internal control but which we view as being important for consideration by management.

Refer to page 21 for further observations and our recommendations to the Board.

Internal control conclusions (continued)

Other observations

Our other internal control observations, as at the date of this report, are set out in this section. These have been reported to management directly and have been included in this report for your information.

Whether internal control observations merit attention by the Board and/ or management is a matter of professional judgment, taking into account the risk of misstatement that may arise in the financial statements as a result of those observations.

Description of deficiency

Inadequacies in process for identifying related parties and related party transactions

During the preparation of the Annual Accounts, management did not obtain registers of interest from all Board members, which is a key stage in the process of identifying and disclosing related parties and related party transactions.

Potential effects

The lack of a formalised process for identifying related party relationships with entities controlled by Board members increases the risk of non-compliance with the Board's financial reporting framework and may lead to issues with transparency.

Recommendation

Management should ensure that registers of interest are obtained from Board members at all three constituent authorities to ensure the completeness of related party disclosures and the identification and disclosure of all related party transactions.

Management response:

Declarations of interest are a standing item on the Board agenda. Any relevant interests would therefore be disclosed at meetings, recorded in the minutes, and included in the accounts where appropriate. However, management accepts that the process for identifying the VJB's related parties and related party transactions should be more robust and will work to improve the process for 2024-25 and beyond.

Responsible Officer: Treasurer

Implementation Date: June 2026

Summary of misstatements

Summary of misstatements

We set out below and on the following pages a summary of the misstatements we identified during our audit, above the trivial threshold for adjustment of £2k.

We identified no unadjusted misstatements, above our reporting threshold as at the date of this report. The table below outlines the misstatements we identified that have been adjusted by management

Our overall materiality, performance materiality, and clearly trivial (reporting) threshold were reported in our Annual Audit Plan, issued on 27 June 2024. Any subsequent changes to those figures are set out in the section 3 of this report.

Adjusted misstatements

The misstatements in the table below have been adjusted by management. We report all individual misstatements above our reporting threshold that we identify during our audit and which management had adjusted and any other misstatements we believe the Board should be made aware of.

Details of adjustment	CIES	CIES	Balance Sheet	Balance Sheet
	Dr (£ '000)	Cr (£ '000)	Dr (£ '000)	Cr (£ '000)
Dr: Impairment charge	263			
Dr: Revaluation reserves			28	
Dr: Property, plant and equipment			4	
Cr: Depreciation charge		4		
Cr: Property, plant and equipment				291
Being adjustment to recognise impairment of the Clydebank office building.				
Aggregate effect of adjusted misstatements	263	4	32	291

Summary of misstatements (continued)

Corrected disclosure misstatements

We identified the following disclosure misstatements during our audit that have been corrected by management:

- **Management commentary**
 - Update to report 2023/24 Public Performance Report.
 - Update to report 2023/24 customer satisfaction survey data.
- **Remuneration report**
 - Amendments made to disclosures to ensure amounts are presented in accordance with the Local Authority Accounts (Scotland) Regulations 2014.
- **Cash Flow Statement**
 - Within the Cash Flow Statement, the 'Interest Received' line was incorrectly misclassified within the 'Financing Activities' section when it should have been classified within the 'Operating Activities' section.
- **Financial instruments**
 - Amendments made to include financial instruments disclosures.
- **Note 10 Defined Benefit Pension Scheme**
 - The external auditor of Strathclyde Pension Fund reported an unadjusted error in the Fund's 2023/24 annual accounts relating to the understatement of private equity, debt infrastructure, and direct portfolio assets. We have apportioned this error to the Board based on its proportionate share of the Fund's assets, resulting in an understatement of the fair value of plan assets by £100k in the Board's accounts. The Board has adjusted its accounts by increasing plan assets. This has no overall impact on the Comprehensive Income and Expenditure Statement or Balance Sheet due to the application of the asset ceiling adjustment, which restricts recognition of a pension asset.
 - Errors were present within the disclosures around the VJB's defined benefit pension asset ceiling, including the disclosure of the in-year change in the impact of the asset ceiling.

There were also adjustments to the annual report and accounts for other minor disclosures, consistency or presentational matters.

07

Wider scope

Commentary on Wider Scope

Overall Summary



Commentary on Wider Scope

Wider scope summary

As auditors appointed by the Accounts Commission, our wider scope responsibilities are set out in the Code of Audit Practice 2021 and sit alongside Best Value requirements detailed in the Local Government (Scotland) Act 1973. The Code requirements broaden the scope of the 2023/24 audit and allow us to use a risk-based approach to report on our consideration of the Board’s performance of Best Value and community planning duties and make recommendations for improvement and, where appropriate, conclude on the Board’s performance.

The Code’s wider scope framework is categorised into four areas:

- financial management;
- financial sustainability;
- vision, leadership and governance; and
- use of resources to improve outcomes.

The Code of Audit Practice permits an alternative audit approach where an audited body is considered less complex due its size and limited financial activity. In the Annual Audit Plan, we documented our judgement that the Board is a less complex body. We have reviewed this assessment and confirmed that it remains appropriate. We therefore restricted our wider scope work to:

- a review of the Annual Governance Statement
- concluding on the financial sustainability of the Board and the services that it delivers in the medium to longer term.

Overall summary by reporting criteria

We have the following conclusions:

Reporting criteria		Commentary page reference	Identified risks?	Actual risks identified?	Other recommendations made?
	Financial sustainability	28	Yes	Yes	Yes
	Annual Governance Statement	33	No	No	No

Commentary on Wider Scope

Financial sustainability

Financial sustainability looks forward to the medium and longer term to consider whether the body is planning effectively to continue to deliver its services or the way in which they should be delivered.



Commentary on Wider Scope

Overall commentary on the financial sustainability reporting criteria

The Board approved an updated long term financial strategy (LTFS) in March 2025. The purpose of the strategy is to provide the Board with early sight of financial and other pressures to allow it to better plan for longer term financial issues. The Board uses its long-term strategy with scenario planning, budget monitoring, and internal audit to identify risks to financial sustainability. However, the effectiveness of these arrangements is limited, especially in the medium to long term, by pressures beyond the Board's control.

The LTFS outlines a series of future challenges relating to the Board's responsibilities. This includes upcoming change to the frequency of business rates revaluations from five to three-yearly. The Board plans to make efficiencies through improved IT systems, and workforce plan and service delivery reviews, but these are at an early stage. The current arrangements, while proactive, may not be fully adequate given the extent of the projected deficits. A combination of increased funding and concrete plans for service efficiencies is likely be required to ensure the Board's long-term financial sustainability.

In setting a balanced budget for the 2025/26 financial year, the Board planned for use of its entire indicative reserves balance as at 31 March 2025 of £0.411m. This would result in the Board's reserves balance dropping to nil, below the prudential threshold assessed by management as £0.100m. In addition, the Board forecasted budget gaps of £0.650m for 2026/27 and £0.744m for 2027/28. The Board intends to seek increased contributions from constituent authorities and is lobbying for Government funding. Increased contributions have been secured from one of the three constituent authorities (Argyll & Bute Council), but agreement is still to be reached with the other two authorities (West Dunbartonshire Council and East Dunbartonshire Council).

Financial sustainability

Significant risks

We have outlined below the significant risks in arrangements that we have identified as part of our continuous planning procedures, and the work undertaken to respond to each of those risks.

	Significant Risk in Arrangements Identified	Work undertaken
1	Financial sustainability – unfunded medium-term budget gaps The Board has agreed to use all its remaining reserves to balance its 2025/26 budget. This would breach its prudential threshold to hold minimum reserves of £0.100m. The Board is forecasting budget gaps of £0.650m for 2026/27 and £0.744m for 2027/28. It has relied on reserves in previous years to achieve balanced budgets but will be unable to do so after 2025/26 under its current assumptions. Management is engaging with the three constituent authorities to try to agree an increase in their future annual contributions to relieve forecast budget pressures. Officers have indicated that if this is unsuccessful the Board is likely to need to reduce staffing to a level that would mean it could not fulfil its statutory duties. There is a risk of a significant weakness in the Board's arrangements for securing financial sustainability due to its planned use of reserves and the possibility that it may be unable to secure additional contributions from its constituent authorities.	Work undertaken We have engaged with management to obtain a detailed understanding of the process for negotiating increases in contributions from the constituent authorities. We have monitored developments in negotiations with the constituent authorities and assess the impact on the Board's forecast financial position. We have reviewed the progress made by the Board in achieving savings agreed within its latest Long Term Finance Strategy. We have reviewed other assumptions within the Board's short and medium-term financial forecasts to determine whether they are appropriate and comprehensive.

Financial sustainability

Significant risks (continued)

Results of the work undertaken

The Assessor met with the Chief Finance Officers of the three constituent authorities in August 2025 to discuss the Board's financial position. This did not result in a material update to constituent authority contributions. A further meeting was scheduled to take place during October 2025 to discuss the Board's financial position and potential additional funding requirements.

The Board's unaudited 2024/25 financial statements presented to the Board on 20 June 2025 reported a net deficit for the year of £342k, which represented a favourable variance against budget of £135k. This was principally driven by £195k of savings on employee costs due to lower average salaries for new recruits and £145k of savings on expenditure on supplies and services due to delayed upgrades to IT systems. These savings were offset by the value of grant funding from the Ministry of Housing, Communities and Local Government recognised being £184k less than forecast. The favourable variance achieved on employee costs represents the continuation of a trend over multiple years, with equivalent favourable variances of £80k during 2023/24 and £140k in 2022/23.

Management's latest budgetary control report reflects actual spend up until 30 September 2025 and includes revised forecast outturns for the 2025/26 financial year, suggesting that the net revenue transfer from reserves will be £338k in comparison with the budgeted transfer of £412k, which is driven by continued savings in employee costs. This revised forecast would still result in the Board's usable reserves balance falling below the £100k prudential reserves threshold set out by management.

Despite its improved financial position, the Board continues to face significant risk and uncertainty associated with negotiations for increased contributions from the constituent authorities. Without additional funding or the identification of substantial savings, it is unclear how management will bridge the forecast 2026/27 and 2027/28 budget gaps of £650k and £744k respectively.

Financial sustainability (continued)

Identified risks in financial sustainability arrangements and recommendations for improvement

As a result of our work we have identified risks in the Board's financial sustainability arrangements. These identified risks have been outlined in the table below. We have assigned priority rankings to each of them to reflect the importance that we consider each poses to your organisation and, hence, our recommendation in terms of the urgency of required action; see Appendix F further details.

	Financial sustainability significant risks identified	Recommendation for improvement	Board's response and implementation timescale
1	Financial sustainability – unfunded medium-term budget gaps (Level 1) The Board does not currently have firm plans to fund its short-to-medium term budget gap, representing a significant risk to its financial sustainability. Despite its improved financial position, the Board continues to face significant risk and uncertainty associated with negotiations for increased contributions from the constituent authorities. Without additional funding or the identification of substantial savings, it is unclear how management will bridge the forecast 2026/27 and 2027/28 budget gaps of £650k and £744k respectively.	- Management should continue to engage with the constituent Councils to agree firm funding settlements for the medium to longer-term. - Management should identify potential savings and efficiencies to help address the currently unfunded budget gap. - Management should review its assumptions in budgeting for staff costs to ensure they are realistic and reduce the risk that there are significant variances in comparison with actuals.	Management's response Officers of the Board will continue to engage directly with officers of the three constituent councils in order to ensure they are fully apprised of the financial situation of the Board. Officers of the Board will continue to present to the Joint Board, at the agreed intervals, the Board's Service Plan and the resultant Workforce Plan for Board approval. These documents inform the Board's Long Term Financial Strategy, and in turn the calculation of the Estimates of annual revenue and capital expenditure which are presented to the Board each year in March by the Treasurer. It is then for the Board to approve those estimates and determine the split of the total requisition to each constituent council. Responsible Officer: Chief Assessor Implementation Date: March 2026

Commentary on Wider Scope

Annual Governance Statement

The Annual Governance Statement is concerned with the effectiveness of scrutiny and governance arrangements, leadership and decision making, and transparent reporting of financial and performance information



Annual Governance Statement

Our overall assessment

Area assessed	Our findings	Our judgements	Risks identified
Annual Governance Statement	We confirmed that the Annual Governance Statement: • is consistent with the financial statements; • is prepared in accordance with the CIPFA/SOLACE guidance : Delivering Good Governance in Local Government Framework (2016); • is consistent with our knowledge obtained through the audit; • does not contain any misleading information.	The Board has amended the Annual Governance Statement to ensure compliance with the CIPFA/SOLACE guidance : Delivering Good Governance in Local Government Framework (2016).	No significant issues identified.

08

Best Value

Best Value

Best Value summary

Under the Code of Audit Practice, the audit of Best Value is fully integrated within our annual audit work. We are required to report on how the Board demonstrates and reports that it has Best Value arrangements in place, to secure continuous improvement.

Overall summary by reporting criteria

From the satisfactory conclusion of our audit work, we have the following conclusions:

Reporting criteria	Identified risks?	Actual risks identified?	Other recommendations made?
 Best Value	No	No	No

8. Best Value (continued)

Overall commentary on the Best Value reporting criteria

The Board's arrangements for securing continuous improvement are outlined within its Annual Governance Statement and Public Performance Report (both of which are published on the Board's website) and include:

- Reporting Valuation Roll and council tax key performance information.
- Reviewing the effectiveness of its governance framework and system of internal control on an annual basis and making improvements to controls, governance and risk management.
- Implementing internal audit recommendations.
- Seeking customer feedback and measuring customer satisfaction.
- Operating a complaints procedure.

Appendices

A: Draft management representation letter

B: Draft audit report

C: Confirmation of our independence

D: Other communications

E: Wider scope and Best Value ratings

Appendix A: Draft management representation letter

Forvis Mazars
100 Queen Street
Glasgow
G1 3DN

XX November 2025

Dear Tom Reid,

Dunbartonshire and Argyll & Bute Valuation Joint Board - Audit for Year Ended 31 March 2024

This representation letter is provided in connection with your audit of the financial statements of Dunbartonshire and Argyll & Bute Valuation Joint Board (the Board) for the year ended 31 March 2024 for the purpose of expressing an opinion as to whether the financial statements give a true and fair view in accordance with the CIPFA/LASAAC Code of Practice on Local Authority Accounting in the United Kingdom 2023/24 (the Code), as amended by the Update to the Code and Specifications for Future Codes for Infrastructure Assets (“the Code Update”), published in November 2022, and applicable law.

I confirm that the following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience (and, where appropriate, inspection of supporting documentation) sufficient to satisfy ourselves that I can properly make each of the following representations to you.

My responsibility for the financial statements and accounting information

I believe that I have fulfilled my responsibilities for the true and fair presentation and preparation of the financial statements in accordance with the Code, as amended by the Code Update and applicable law.

My responsibility to provide and disclose relevant information

I have provided you with:

- access to all information of which I am aware that is relevant to the preparation of the financial statements such as records, documentation and other material;
- additional information that you have requested from us for the purpose of the audit; and
- unrestricted access to individuals within the Board you determined it was necessary to contact in order to obtain audit evidence.

I confirm as Treasurer that I have taken all the necessary steps to make me aware of any relevant audit information and to establish that you, as auditors, are aware of this information.

As far as I am aware there is no relevant audit information of which you, as auditors, are unaware.

Appendix A: Draft management representation letter (continued)

I confirm that there is no information provided to you as part of the audit that I consider legally privileged.

Accounting records

I confirm that all transactions that have a material effect on the financial statements have been recorded in the accounting records and are reflected in the financial statements. All other records and related information, including minutes of all Board meetings, have been made available to you.

Accounting policies

I confirm that I have reviewed the accounting policies applied during the year in accordance with International Accounting Standard 8 and consider these policies to faithfully represent the effects of transactions, other events or conditions on the Board's financial position, financial performance and cash flows.

Accounting estimates, including those measured at fair value

I confirm that the methods, significant assumptions and the data used by the Board in making the accounting estimates, including those measured at fair value, are appropriate to achieve recognition, measurement or disclosure that is in accordance with the applicable financial reporting framework.

Contingencies

There are no material contingent losses including pending or potential litigation that should be accrued where:

- information presently available indicates that it is probable that an asset has been impaired or a liability had been incurred at the balance sheet date; and
- the amount of the loss can be reasonably estimated.

There are no material contingent losses that should be disclosed where, although either or both the conditions specified above are not met, there is a reasonable possibility that a loss, or a loss greater than that accrued, may have been incurred at the balance sheet date.

There are no contingent gains which should be disclosed.

All material matters, including unasserted claims, that may result in litigation against the Board have been brought to your attention. All known actual or possible litigation and claims whose effects should be considered when preparing the financial statements have been disclosed to you and accounted for and disclosed in accordance with the Code, as amended by the Code Update and applicable law.

Laws and regulations

I confirm that I have disclosed to you all those events of which I am aware which involve known or suspected non-compliance with laws and regulations, together with the actual or contingent consequences which may arise therefrom.

The Board has complied with all aspects of contractual agreements that would have a material effect on the accounts in the event of non-compliance.

Appendix A: Draft management representation letter (continued)

Fraud and error

I acknowledge my responsibility as Treasurer for the design, implementation and maintenance of internal control to prevent and detect fraud and error and I believe I have appropriately fulfilled those responsibilities.

I have disclosed to you:

- all the results of my assessment of the risk that the financial statements may be materially misstated as a result of fraud;
- all knowledge of fraud or suspected fraud affecting the Board involving:
- management and those charged with governance;
- employees who have significant roles in internal control; and
- others where fraud could have a material effect on the financial statements.

I have disclosed to you all information in relation to any allegations of fraud, or suspected fraud, affecting the Board's financial statements communicated by employees, former employees, analysts, regulators or others.

Impairment review

To the best of my knowledge, there is nothing to indicate that there is a permanent reduction in the recoverable amount of the property, plant and equipment and other assets below their carrying value at the balance sheet date. An impairment review was conducted after the balance sheet date and the carrying value of assets have been adjusted accordingly.

Related party transactions

I confirm that all related party relationships, transactions and balances, have been appropriately accounted for and disclosed in accordance with the requirements of the Code, as amended by the Code Update and applicable law.

I have disclosed to you the identity of the Board's related parties and all related party relationships and transactions of which I am aware.

Charges on assets

All the Board's assets are free from any charges exercisable by third parties except as disclosed within the financial statements.

Future commitments

The Board has no plans, intentions or commitments that may materially affect the carrying value or classification of assets and liabilities or give rise to additional liabilities.

Appendix A: Draft management representation letter (continued)

Subsequent events

I confirm all events subsequent to the date of the financial statements and for which the Code, as amended by the Code Update and applicable law, require adjustment or disclosure have been adjusted or disclosed.

Should further material events occur after the date of this letter which may necessitate revision of the figures included in the financial statements or inclusion of a note thereto, I will advise you accordingly.

Impacts of Russian Forces entering Ukraine

I confirm that I have carried out an assessment of the potential impact of Russian Forces entering Ukraine on the Board, including the impact of mitigation measures and uncertainties, and that the disclosure in the Annual Report and the subsequent events note 17 to the financial statements fairly reflects that assessment.

Tariffs

I confirm that I have carried out an assessment of the potential impact of changes in US trade policy in respect of tariffs, including the impact of reciprocal tariffs by other countries, including the impact of mitigation measures and uncertainties, and that the disclosure in the Annual Report and the subsequent events note 17 to the financial statements fairly reflects that assessment.

Going concern

To the best of my knowledge there is nothing to indicate that the Board will not continue as a going concern in the foreseeable future. The period to which I have paid particular attention in assessing the appropriateness of the going concern basis is not less than twelve months from the date of approval of the accounts.

Annual Governance Statement

I am satisfied that the Annual Governance Statement (AGS) fairly reflects the Board's risk assurance and governance framework and I confirm that I am not aware of any significant risks that are not disclosed within the AGS.

Management Commentary

The disclosures within the Management Commentary fairly reflect my understanding of the Board's financial and operating performance over the period covered by the financial statements.

Unadjusted misstatements

We confirm that there are no unadjusted misstatements.

Appendix A: Draft management representation letter (continued)

Wider scope and best value arrangements

I confirm that I have disclosed to you all findings and correspondence from regulators for previous and ongoing inspections of which I am aware. In addition, I have disclosed to you any other information that would be considered relevant to your work on our wider scope and Best Value arrangements.

Yours faithfully,

Laurence Slavin
Treasurer
XX November 2025

Appendix B: Draft audit report

Independent auditor's report to the members of Dunbartonshire and Argyll & Bute Valuation Joint Board and the Accounts Commission

Report on the audit of the financial statements

Opinion on the financial statements

We certify that we have audited the financial statements in the annual accounts of Dunbartonshire and Argyll & Bute Valuation Joint Board ("the Board") for the year ended 31 March 2024 under Part VII of the Local Government (Scotland) Act 1973. The financial statements comprise the Comprehensive Income and Expenditure Statement, the Movement in Reserves Statement, the Balance Sheet, the Cashflow Statement and notes to the financial statements, including material accounting policy information. The financial reporting framework that has been applied in their preparation is applicable law and UK adopted international accounting standards, as interpreted and adapted by the Code of Practice on Local Authority Accounting in the United Kingdom 2023/24 (the 2023/24 Code).

In our opinion the accompanying financial statements:

- give a true and fair view of the state of affairs of the Board as at 31 March 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with UK adopted international accounting standards, as interpreted and adapted by the 2023/24 Code; and
- have been prepared in accordance with the requirements of the Local Government (Scotland) Act 1973, The Local Authority Accounts (Scotland) Regulations 2014, and the Local Government in Scotland Act 2003.

Basis for opinion

We conducted our audit in accordance with applicable law and International Standards on Auditing (UK) (ISAs (UK)), as required by the Code of Audit Practice approved by the Accounts Commission for Scotland. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We were appointed by the Accounts Commission on 18 May 2022. Our period of appointment is five years, covering 2022/23 to 2026/27. We are independent of the Board in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. Non-audit services prohibited by the Ethical Standard were not provided to the Board. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern basis of accounting

We have concluded that the use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Appendix B: Draft audit report (continued)

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Board's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from when the financial statements are authorised for issue. These conclusions are not intended to, nor do they, provide assurance on the Board's current or future financial sustainability. However, we report on the Board's arrangements for financial sustainability in a separate Annual Audit Report available from the [Audit Scotland website](#).

Risks of material misstatement

We report in our Annual Audit Report the most significant assessed risks of material misstatement that we identified and our judgements thereon.

Responsibilities of the Treasurer and the Board for the financial statements

As explained more fully in the Statement of Responsibilities, the Treasurer is responsible for the preparation of financial statements, that give a true and fair view in accordance with the financial reporting framework, and for such internal control as the Treasurer determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Treasurer is responsible for assessing each year the Board's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless there is an intention to discontinue the Board's operations.

The Board is responsible for overseeing the financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities outlined above to detect material misstatements in respect of irregularities, including fraud. Procedures include:

- using our understanding of the local government sector to identify that the Local Government (Scotland) Act 1973, The Local Authority Accounts (Scotland) Regulations 2014, and the Local Government in Scotland Act 2003 are significant in the context of the Board;
- inquiring of the Treasurer as to other laws or regulations that may be expected to have a fundamental effect on the operations of the Board;

Appendix B: Draft audit report (continued)

- inquiring of the Treasurer concerning the Board's policies and procedures regarding compliance with the applicable legal and regulatory framework;
- discussions among our audit team on the susceptibility of the financial statements to material misstatement, including how fraud might occur; and
- considering whether the audit team collectively has the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations.

The extent to which our procedures are capable of detecting irregularities, including fraud, is affected by the inherent difficulty in detecting irregularities, the effectiveness of the Board's controls, and the nature, timing and extent of the audit procedures performed.

Irregularities that result from fraud are inherently more difficult to detect than irregularities that result from error as fraud may involve collusion, intentional omissions, misrepresentations, or the override of internal control. The capability of the audit to detect fraud and other irregularities depends on factors such as the skilfulness of the perpetrator, the frequency and extent of manipulation, the degree of collusion involved, the relative size of individual amounts manipulated, and the seniority of those individuals involved.

A further description of the auditor's responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Reporting on other requirements

Opinion prescribed by the Accounts Commission on the audited parts of the Remuneration Report

We have audited the parts of the Remuneration Report described as audited. In our opinion, the audited parts of the Remuneration Report have been properly prepared in accordance with The Local Authority Accounts (Scotland) Regulations 2014.

Other information

The Treasurer is responsible for the other information in the annual accounts. The other information comprises the Management Commentary, Statement of Responsibilities, Annual Governance Statement and the unaudited part of the Remuneration Report.

Our responsibility is to read all the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon except on the Management Commentary and Annual Governance Statement to the extent explicitly stated in the following opinions prescribed by the Accounts Commission.

Appendix B: Draft audit report (continued)

Opinions prescribed by the Accounts Commission on the Management Commentary and Annual Governance Statement

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Management Commentary for the financial year for which the financial statements are prepared is consistent with the financial statements and that report has been prepared in accordance with statutory guidance issued under the Local Government in Scotland Act 2003; and
- the information given in the Annual Governance Statement for the financial year for which the financial statements are prepared is consistent with the financial statements and that report has been prepared in accordance with the Delivering Good Governance in Local Government: Framework (2016).

Matters on which we are required to report by exception

We are required by the Accounts Commission to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements and the audited part of the Remuneration Report are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

We have nothing to report in respect of these matters

Conclusions on wider scope responsibilities

In addition to our responsibilities for the annual accounts, our conclusions on the wider scope responsibilities specified in the Code of Audit Practice, including those in respect of Best Value, are set out in our Annual Audit Report.

Use of our report

This report is made solely to the parties to whom it is addressed in accordance with Part VII of the Local Government (Scotland) Act 1973 and for no other purpose. In accordance with paragraph 108 of the Code of Audit Practice, we do not undertake to have responsibilities to members or officers, in their individual capacities, or to third parties.

Tom Reid
Director
For and on behalf of Forvis Mazars LLP

100 Queen Street
Queen Street
G1 3DN
XX November 2025

Appendix C: Confirmation of our independence

We communicate any matters which we believe may have a bearing on our independence or the objectivity of Forvis Mazars LLP and the audit team. As part of our ongoing risk assessment, we monitor our relationships with you to identify any new actual or perceived threats to our independence within the regulatory or professional requirements governing us as your auditors.

We confirm that no new threats to independence have been identified since issuing our Annual Audit Plan and therefore we remain independent.

Appendix C: Confirmation of our independence (continued)

Fees for work as the Board’s auditor

We reported our proposed fees for the delivery of our work under the Code of Audit Practice in our Annual Audit Plan presented to the Board on 21 June 2024. Having completed our work for the 2023/24 financial year, we can confirm that our fees are as follows:

Area of work	2023/24 fees	2022/23 fees
Auditor remuneration	£20,950	£19,760
Pooled costs	£760	£0
Contribution to PABV costs	£0	£0
Audit support costs	£0	£750
Sectoral cap adjustment	(£12,390)	(£11,720)
Additional fee for review and testing of Clydebank Office revaluation	£454	£0
Total fees	£9,774	£8,790

Fees for other work

We confirm that we have not undertaken any non-audit services for the Board in the year.

Appendix D: Other communications

Other communication	Response
 Compliance with Laws and Regulations	We have not identified any significant matters involving actual or suspected non-compliance with laws and regulations We will obtain written representations from management that all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing financial statements have been disclosed.
 External confirmations	We did not experience any issues with respect to obtaining external confirmations.
 Related parties	We did not identify any significant matters relating to the audit of related parties. We will obtain written representations from management confirming that: - they have disclosed to us the identity of related parties and all the related party relationships and transactions of which they are aware; and - they have appropriately accounted for and disclosed such relationships and transactions in accordance with the requirements of the applicable financial reporting framework.
 Going Concern	We have not identified any evidence to cause us to disagree with the Treasurer that the Board will be a going concern, and therefore we have not identified any evidence to cause us to consider that the use of the going concern assumption in preparation of the financial statements is not appropriate. We will obtain written representations from management, confirming that all relevant information covering a period of at least 12 months from the date of approval of the financial statements has been taken into account in assessing the appropriateness of the going concern basis of preparation of the financial statements.

Appendix D: Other communications (continued)

Other communication	Response
Subsequent events	We are required to obtain evidence about whether events occurring between the date of the financial statements and the date of the auditor’s report that require adjustment of, or disclosure in, the financial statements are appropriately reflected in those financial statements in accordance with the applicable financial reporting framework. We will obtain written representations from management that all events occurring subsequent to the date of the financial statements and for which the applicable financial reporting framework requires adjustment or disclosure have been adjusted or disclosed.
Matters related to fraud	We have designed our audit approach to obtain reasonable assurance whether the financial statements as a whole are free from material misstatement due to fraud. In addition, we have assessed the adequacy of the Board’s arrangements for preventing and detecting fraud or other irregularities as part of the wider scope audit and concluded that they are sufficiently designed and implemented. We will obtain written representations from management, and where appropriate the Board, confirming that: a) they acknowledge their responsibility for the design, implementation and maintenance of internal control to prevent and detect fraud; b) they have disclosed to the auditor the results of management’s assessment of the risk that the financial statements may be materially misstated as a result of fraud; c) they have disclosed to the auditor their knowledge of fraud or suspected fraud affecting the entity involving: i. Management; ii. Employees who have significant roles in internal control; or iii. Others where the fraud could have a material effect on the financial statements; and d) they have disclosed to the auditor their knowledge of any allegations of fraud, or suspected fraud, affecting the entity’s financial statements communicated by employees, former employees, analysts, regulators or others.

Appendix E: Wider scope and Best Value ratings

We need to gather sufficient evidence to support our commentary on the Board’s arrangements and to identify and report on any risks. We will carry out more detailed work where we identify significant risks. Where significant risks are identified we will report these to the Board and make recommendations for improvement. In addition to local risks, we consider challenges that are impacting the public sector as a whole.

We have assigned priority rankings to each of the risks identified to reflect the importance that we consider each poses to your organisation and, hence, our recommendation in terms of the urgency of required action. The table below describes the meaning behind each rating that we have awarded to each wider scope area based on the work we have performed.

Rating	Description
Level 1	The identified risk and/or significant deficiency is critical to the business processes or the achievement of business strategic objectives. There is potential for financial loss, damage to reputation or loss of information. The recommendation should be taken into consideration by management immediately.
Level 2	The identified risk and/or significant deficiency may impact on individual objectives or business processes. The audited body should implement the recommendation to strengthen internal controls or enhance business efficiency. The recommendations should be actioned in the near future.
Level 3	The identified risk and/or significant deficiency is an area for improvement or less significant. In our view, the audited body should action the recommendation, but management do not need to prioritise.

Contact

Forvis Mazars

Tom Reid

Director

Tel: +44 781 635 4994

tom.reid@mazars.co.uk

Caleb Oguche

Senior Manager

Tel: +44 797 412 4504

Caleb.Oguche@mazars.com

Forvis Mazars LLP is the UK firm of Forvis Mazars Global, a leading global professional services network. Forvis Mazars LLP is a limited liability partnership registered in England and Wales with registered number OC308299 and with its registered office at 30 Old Bailey, London, EC4M 7AU. Registered to carry on audit work in the UK by the Institute of Chartered Accountants in England and Wales. Details about our audit registration can be viewed at www.auditregister.org.uk under reference number C001139861. VAT number: GB 839 8356 73

© Forvis Mazars 2024. All rights reserved.

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD**Report by Treasurer****28 November 2025**

Subject: Forvis Mazars' Annual Audit Report 2024/25**1. Purpose**

- 1.1** The purpose of this report is to present Forvis Mazars' Annual Audit Report for the audit of financial year 2024/25 to the Board for information.

2. Background

- 2.1** Forvis Mazars (Mazars) have been appointed as the Board's external auditors from financial year 2022/23 for a period of five years.
- 2.2** The Board's unaudited 2024/25 Annual Accounts were passed to the Accounts Commission on the 27 June 2025 and reported to the Board on 20 June 2025.

3. Main Issues

- 3.1** The Annual Audit Report provides details of the audit approach and risk summary within Section 3 of the appended report.
- 3.2** Details of the significant findings and other key judgement areas is detailed on pages 14 to 17 of the attachment.
- 3.3** The report identifies three recommendations for the Board. The report also details the Board's management responses in relation to these recommendations.
- 3.4** The Audit Opinion is detailed on page 6 of the report which advises that Mazars expect to issue an unqualified opinion on the Board's Annual Accounts.
- 3.5** Page 51 of the Annual Audit Report makes reference to the potential of additional fees being charged for review and consultation on civil penalties accounting treatment.
- 3.6** A representative from the Forvis Mazars' Team will be in attendance at the Board meeting to answer any questions on the report.

4. Recommendations

- 4.1** The Board is asked to note Forvis Mazars' Annual Audit Report for the audit of financial year 2024/25.

Laurence Slavin

Treasurer

Date: 28 November 2025

Person to Contact: Joanne Thomson, Accountant
West Dunbartonshire Council
E-mail: Joanne.Thomson@west-dunbarton.gov.uk

Appendix: Forvis Mazars' Annual Audit Report 2024/25



Annual Audit Report

Dunbartonshire and Argyll & Bute Valuation Joint Board - year ended 31 March 2025

November 2025

Dunbartonshire and Argyll & Bute Valuation Joint Board
235 Dunbarton Road
Clydebank
G81 4XJ
18 November 2025

Dear Board Members and Controller of Audit,

Annual Audit Report – Year ended 31 March 2025

We are pleased to present our Annual Audit Report for Dunbartonshire and Argyll & Bute Valuation Joint Board for the year ended 31 March 2025. The purpose of this report is to summarise our audit findings and conclusions.

This report has been prepared in accordance with the responsibilities set out within the Audit Scotland's Code of Audit Practice ("the Code"). This report is intended solely for the Board for the purpose of communicating certain matters that, in our professional judgement, are relevant to your oversight of the financial reporting process. Except where required by law or regulation, it should not be used, quoted or made available to any other parties without our prior written consent.

We appreciate the courtesy and co-operation extended to us by Dunbartonshire and Argyll & Bute Valuation Joint Board our audit. We would be happy to discuss the contents of this report, or any other matters regarding our audit, with you in more detail.

Yours faithfully,



Tom Reid
Audit Director

Forvis Mazars

Forvis Mazars LLP – 100 Queen Street Tel: 0141 227 2400 – www.forvismazars.com/uk

Forvis Mazars LLP is the UK firm of Forvis Mazars Global, a leading global professional services network. Forvis Mazars LLP is a limited liability partnership registered in England and Wales with registered number OC308299 and with its registered office at 30 Old Bailey, London, EC4M 7AU. Registered to carry on audit work in the UK by the Institute of Chartered Accountants in England and Wales. Details about our audit registration can be viewed at www.auditregister.org.uk under reference number C001139861. VAT number: GB 839 8356 73

Contents

1. Executive summary
2. Status of our audit
3. Audit approach and risk summary
4. Significant findings
5. Summary of misstatements
6. Fraud considerations
7. Wider Scope
8. Best Value

Appendix A: Internal control conclusions

Appendix B: Draft management representation letter

Appendix C: Draft audit report

Appendix D: Confirmation of our independence

Appendix E: Other communications

Appendix F: Wider scope and Best Value ratings

Appendix G: Current year updates, forthcoming accounting & other issues

This document is to be regarded as confidential to Dunbartonshire and Argyll & Bute Valuation Joint Board. It has been prepared for the sole use of the Board as the committee charged with governance. No responsibility is accepted to any other person in respect of the whole or part of its contents. Our written consent must first be obtained before this document, or any part of it, is disclosed to a third party.

01

Executive Summary

Executive summary

Scope

We have been engaged to audit the financial statements of Dunbartonshire and Argyll & Bute Valuation Joint Board (the Board) for the year ended 31 March 2025 which are prepared in accordance with the Code of Practice on Local Authority Accounting in the United Kingdom 2024-25.

We have conducted our audit in accordance with International Standards on Auditing (UK) ('ISAs'), relevant ethical and professional standards, and the requirements set out in the Audit Scotland's Code of Audit Practice 2021. Our responsibilities and powers are derived from our appointment by the Accounts Commission under the Part VII of the Local Government (Scotland) Act 1973.

Audit status

Our audit procedures are now substantially complete for the year ended 31 March 2025.

Please refer to the '*Status of our audit*' section for a list of significant audit matters outstanding at the date of this report. We will provide an update to the Board on completion of those outstanding matters by way of a follow-up letter.

Areas of focus and audit approach, and significant findings

We have not made any changes to our initial risk assessment and planned audit approach that was communicated to the Board in our Annual Audit Plan.

Our significant risks and other areas of focus are set out in the '*Audit approach and risk summary*' section, with a summary of our audit approach over those areas. Significant findings from our audit are set out in the '*Significant findings*' section.

Significant control deficiencies

We did not identify any significant deficiencies in internal control. The non-significant control observations that we have identified to date are set out in '*Appendix A: Internal control conclusions*'. We have not identified any non-significant control observations to date.

Audit misstatements

A summary of the adjusted and unadjusted misstatements above our reporting threshold we have identified to date is set out in the '*Summary of misstatements*' section.

Executive summary (continued)

Audit opinion

At the time of issuing this report and subject to the satisfactory conclusion of our remaining audit work, we anticipate issuing an unqualified opinion, without modification, as set out in Appendix C.

Wider scope

We have reported a significant wider scope risk in relation to the financial sustainability arrangements that the Board has in place. Further details have been provided in Section 7 of this report.

Best Value

We anticipate having no risks in arrangements to report in relation to the arrangements that the Board has in place to secure economy, efficiency and effectiveness in its use of resources. Further details have been provided in Section 8 of this report.

Wider reporting powers

Section 101 of the Local Government (Scotland) Act 1973 requires us to give any person interested, the opportunity to question us about the accounting records of the Board and to consider any objection made to the accounts. No such correspondence from local electors has been received.

Management Commentary and Annual Governance Statement opinion

We anticipate that we will have no matters to report in respect of the Management Commentary or the Annual Governance Statement preparation as it is consistent with the financial statements and has been prepared in accordance with statutory guidance issued under the Local Government in Scotland Act 2003 and Delivering Good Governance in Local Government Framework 2016. Our proposed Management Commentary and Annual Governance Statement opinion is included in the draft auditor's report in Appendix C.

Matters on which we report by exception

We are required by the Accounts Commission for Scotland to report to you if, during the course of our audit, we have found that adequate accounting records have not been kept; the financial statements and the audited part of the Remuneration Report are not in agreement with the accounting records; or we have not received all the information and explanations we require for our audit. We have nothing to report in respect of these matters.

Other information

We are required to report on whether the other information (comprising of the Management Commentary, Annual Governance Statement, Statement of Responsibilities and the unaudited parts of the Remuneration and Staff Report), is materially inconsistent with the financial statements; is materially inconsistent with our knowledge obtained in the course of the audit; or is materially misstated. No inconsistencies have been identified and we anticipate issuing an unmodified opinion in this respect.

Executive summary (continued)

Qualitative aspects of the Board's accounting practices

We have reviewed Dunbartonshire and Argyll & Bute Valuation Joint Board's accounting policies and disclosures and conclude that they comply with the Code of Practice on Local Authority Accounting in the United Kingdom 2024-25, appropriately tailored to the Board's circumstances.

IFRS 16 - Leases became applicable for local authorities from 1 April 2024, replacing the previous IAS 17 standard. Through discussion with management, we have confirmed that all of the Board's leases within the scope of IFRS 16 meet either the low value or short lease term exemption criteria which means that the revised standard does not need to be applied.

Draft accounts were received from the Board on 27 June 2025 and were of a good quality.

Significant matters discussed with management

During our audit, we did not discuss any significant matters with management.

Significant difficulties during the audit

We encountered no significant difficulties during our audit and had no significant disagreements with management. There was effective co-operation and communication between Forvis Mazars, management, and the Board during our audit. All requested information and explanations were provided to us.

Other matters we are required by ISA (UK) 260 *Communication with Those Charged with Governance* to communicate to you have been set out in Appendix E.

02

Status of our audit

Status of our audit

We have substantially completed our work and there are currently no matters of which we are aware that would require modification of our audit opinion, subject to completion of outstanding work which is summarised below:

Audit quality control and completion

Our audit work will undergo final stages of review by the Engagement Lead and further quality and compliance checks. In addition, there are residual procedures to complete, including updating post balance sheet event considerations to the point of issuing the opinion and obtaining final management representations.	Low
---	-----

Annual report and accounts and letter of representation

We will complete our final review of the annual report and accounts upon receipt of the signed version of the accounts and letter of representation.	Low
--	-----

Status

High - Likely to result in a material adjustment or a significant change to disclosures in the financial statements.

Medium - Potential to result in a material adjustment or a significant change to disclosures in the financial statements.

Low - Not considered likely to result in a material adjustment or a change to disclosures in the financial statements.

03

Audit approach and risk summary

Audit approach and risk summary

Changes to our audit approach

There have been no changes to the audit approach we communicated in our Annual Audit Plan, issued on 6 May 2025.

Materiality

Our provisional materiality at the planning stage of our audit was set at £53,700 using a benchmark of 1.75% of gross revenue expenditure as per the Annual Audit Plan (provisional performance materiality: £37,590; and provisional clearly trivial threshold: £1,610). These figures were based on the benchmark as included within the unaudited 2023/24 accounts as the unaudited 2024/25 accounts had not yet been published at the time that our Annual Audit Plan was drafted.

Since receipt of the unaudited 2024/25 accounts, we have revised our materiality calculations. The benchmark continues to be 1.75% of gross revenue expenditure, leading to overall materiality of £60,800, performance materiality of £42,500 and a clearly trivial threshold of £1,820.

We reduced the benchmark percentage from 2.00% in 2023/24 to 1.75% in 2024/25. This was due to the Board's expectation that it will exhaust its entire usable reserves balance during the 2025/26 financial year (further details are included in Section 7), which increases the risk profile of the Board. Based on the relatively non-complex nature of the Board as an entity and the limited extent of errors identified during the current year and prior year, we maintained performance materiality at a level equivalent to 70% of overall materiality.

Audit approach and risk summary (continued)

Significant risks	Fraud risk	Judgement	Error	Substantive audit procedures	Tests of controls	Misstatements identified	Control recommendations	Conclusion
Management override of controls	Yes	No	No	Yes	No	No	No	Risk satisfactorily addressed
Valuation of property, plant and equipment	No	Yes	Yes	Yes	No	No	No	Risk satisfactorily addressed
Valuation of defined benefit pension liability	No	Yes	Yes	Yes	No	Yes	No	Risk satisfactorily addressed

04

Significant findings

Significant findings

The significant findings from our audit include our conclusions regarding the significant risks we identified and other key areas of judgement, which are set out in this section.

Significant risks

Management override of controls

Description of the risk

In all entities, management at various levels within an organisation are in a unique position to perpetrate fraud because of their ability to manipulate accounting records and prepare fraudulent financial statements by overriding controls that otherwise appear to be operating effectively. Due to the unpredictable way in which such override could occur, we consider there to be a risk of material misstatement due to fraud and thus a significant risk on all audits.

How we addressed this risk

We addressed this risk by:

- reviewing the key areas within the financial statements where management has used judgement and estimation techniques and considering whether there is evidence of management bias;
- testing the appropriateness of journal entries recorded in the general ledger and other adjustments made in preparing the financial statements;
- testing journals that meet our fraud risk factors; and
- considering and testing any significant transactions outside the normal course of business or otherwise unusual.

Audit conclusion

Based on the results of our testing, there are no significant issues to bring to your attention.

Significant findings

Significant risks

Valuation of property, plant and equipment

Description of the risk

The Board held land and buildings with a net book value of £0.675m as at 31 March 2024 (as per the 2023/24 unaudited annual accounts). The Board has adopted a rolling revaluation model, with an external valuer carrying out valuations of land and buildings on a five-year cycle. This may result in individual assets not being revalued for several years. This creates a risk that the carrying value of those assets that have not been revalued in-year is materially different from their current value.

Valuations are based on specialist assumptions and even small changes in these assumptions can lead to material changes in valuation. Due to the high degree of estimation uncertainty associated with the valuation of property, plant and equipment, we have determined that there is a significant risk in this area.

How we addressed this risk

We have evaluated the design and implementation of any controls which mitigate the risk. This includes liaising with management to update our understanding on the approach taken by the Board in its valuation of land and buildings. We have:

- challenged management as to whether they have considered movements in the valuation of any assets which have not been formally revalued during the year.

In our Annual Audit Plan, we indicated that we would carry out the following procedures:

- assessed the scope and terms of engagement with the Valuer;
- assessed the competence, skills and objectivity of the Valuer;
- assessed how management use the Valuer's report to value land and buildings included in the financial statements;
- tested the accuracy of the data used in valuations;
- challenged management and Valuer's assumptions and judgements applied in the valuations;
- reviewed valuation methodology used, including the appropriateness of the valuation basis; and
- considered the reasonableness of the valuation by comparing the valuation output with market intelligence.

However, as none of the Board's assets were formally revalued during the year, these procedures have not been required.

Audit conclusion

Based on the results of our testing, there are no significant issues to bring to your attention.

Significant findings

Significant risks

Valuation of the net defined benefit pension liability

Description of the risk

The Valuation Joint Board had a net pension liability of £0.175 million as at 31 March 2024 (as per the 2023/24 unaudited accounts). Estimation of the net pension asset or liability depends on several complex judgements which are sensitive to changes. These include the discount rate used, the rate at which salaries are predicted to increase, inflation rates and life expectancy. Due to the high degree of estimation uncertainty associated with the valuations, we have determined there is a significant risk in this area.

How we addressed this risk

We addressed this risk by reviewing the controls that the Board has in place over the information sent to the Scheme Actuary by the fund administrators (Strathclyde Pension Fund).

We have also:

- assessed the skill, competence and experience of the Scheme Actuary;
- challenged the reasonableness of the assumptions used by the actuary as part of the annual IAS 19 valuation;
- carried out a range of substantive procedures on relevant information and cash flows used by the actuary as part of the annual IAS 19 valuation.

Audit conclusion

Following the correction of disclosure misstatements by management, details of which are outlined in Section 6, we have not identified any further significant issues to bring to your attention.

Significant findings (continued)

Wider responsibilities – statutory reporting

The 1973 Act allows any persons interested to inspect the accounts to be audited and the underlying accounting records of the Board. The Act also allows any persons interested to object to the accounts. No such objections have been raised.

We are required to notify the Controller of Audit when circumstances indicate that a statutory report may be required.

- Section 102(1) of the 1973 Act allows us to prepare a report to the Commission about the Board's accounts; matters that have arisen during the audit that should be brought to the attention of the public; or the performance of the Board in their duties relating to Best Value and community planning. No such reports have been prepared.
- Section 102(3) of the 1973 Act allows us to make a special report to the Commission if an item of account is contrary to law; there has been a failure on someone's part to bring into account a sum which ought to have been brought into account; a loss has been incurred or deficiency caused by the negligence or misconduct of a person, or by the failure of a body to carry out a duty imposed on them by any enactment; or a sum which ought to have been credited or debited to one account of a body has been credited or debited to another account and the body has not taken, or is not taking, steps to remedy the matter. No such reports have been prepared.
- Section 97A of the 1973 Act allows us to undertake or promote comparative and other studies to make and publish recommendations for the securing by local government bodies of Best Value, improving economy, efficiency and effectiveness in the provision of services by local government bodies and improving the financial or other management of local government bodies. No such recommendations have been prepared.

05

Summary of misstatements

Summary of misstatements

Adjusted misstatements

The misstatements in the table below have been adjusted by management. We report all individual misstatements above our reporting threshold that we identify during our audit and which management had adjusted and any other misstatements we believe the Board should be made aware of.

Details of adjustment	Nature	CIES		Balance Sheet	
		Dr (£ '000)	Cr (£ '000)	Dr (£ '000)	Cr (£ '000)
Dr Short-Term Creditors Cr Short-Term Debtors Derecognition of civil penalties During the audit, the client proposed an adjustment to derecognise the value of civil penalties to remove both the receivable element from business ratepayers who have been issued with penalty charge notices and the payable element which represented the Board's obligation to reimburse the value of penalties collected to the Scottish Government. Through audit work performed, we have satisfied ourselves over the reasonableness of this adjustment.	Factual			3,305	-3,305
Dr Short-Term Creditors Cr Government Grants/Usable Reserves Recognition of additional New Burdens Grant funding During the audit, the client proposed an adjustment to recognise additional income to offset costs incurred in relation to the implementation of voter identification. Through audit work performed, we have satisfied ourselves over the reasonableness of this adjustment.	Factual		-62	62	
Aggregate effect of adjusted misstatements		-	-62	3,367	-3,305

Summary of misstatements

Unadjusted misstatements

Our overall materiality, performance materiality, and clearly trivial (reporting) threshold were reported in Annual Audit Plan issued on 6 May 2025. Any subsequent changes to those figures are set out in the ‘*Audit Approach and Risk Summary*’ section of this report.

We identified the following misstatement above our reporting threshold, or that we deem to be material by nature, as at the date of this report which were not adjusted.

Details of adjustment	Nature	CIES		Balance Sheet	
		Dr (£ '000)	Cr (£ '000)	Dr (£ '000)	Cr (£ '000)
Dr Employee Costs Cr Short-Term Debtors Understatement of pensions-related employee costs During the audit, the audit team identified an error in the posting of the journal to replace employer pension contributions paid during the year with the current service cost required to be recognised in accordance with the IAS 19 accounting standard, leading to an employee costs being understated by £4k and short-term debtors being overstated by £4k.	Factual	4			-4
Aggregate effect of unadjusted misstatements		4	-	-	-4

Summary of misstatements (continued)

Disclosure misstatements

We identified the following disclosure misstatements during our audit that have been corrected by management:

- Within the Cash Flow Statement, the 'Interest Received' line was incorrectly misclassified within the 'Financing Activities' section when it should have been classified within the 'Operating Activities' section.
- Amendments have been made to several disclosures within Note 10 – Defined Benefit Pension Schemes after the Board obtained a revised version of its actuarial report which reflected actual cash flows and asset values confirmed following the year end, rather than estimated cash flows and asset values adopted by the actuary in the initial version of their report.
- Additional narrative has been added to Note 10 – Defined Benefit Pension Schemes in relation to the potential impact of the Virgin Media Limited v NTL Pension Trustees II Limited High Court ruling on the Local Government Pension Scheme.
- Errors were present within the disclosures around the VJB's defined benefit pension asset ceiling, including the disclosure of the in-year change in the impact of the asset ceiling.
- Note 14 – Agency Services has been added in as a new note to provide narrative in relation to civil penalties following their derecognition from the Balance Sheet as an adjustment during the audit (see previous slide).
- Within the Remuneration Report, the salary banding of a member of senior management was misclassified. It has been amended from the £115,000-£119,999 banding to the £120,000-£124,999 banding.
- Where errors have been identified, changes have been made in all relevant parts of and notes to financial statements to ensure consistency.
- Minor casting and presentational issues throughout the annual accounts have been communicated to management and corrected.

We will obtain written representations confirming that, after considering the unadjusted disclosure misstatements, both individually and in aggregate, in the context of the annual report and financial statements taken as a whole, no adjustments are required.

06

Fraud considerations

Fraud considerations

We have a responsibility to plan and perform our audit to obtain reasonable assurance that the financial statements are free from material misstatement, whether due to fraud or error.

Your responsibilities

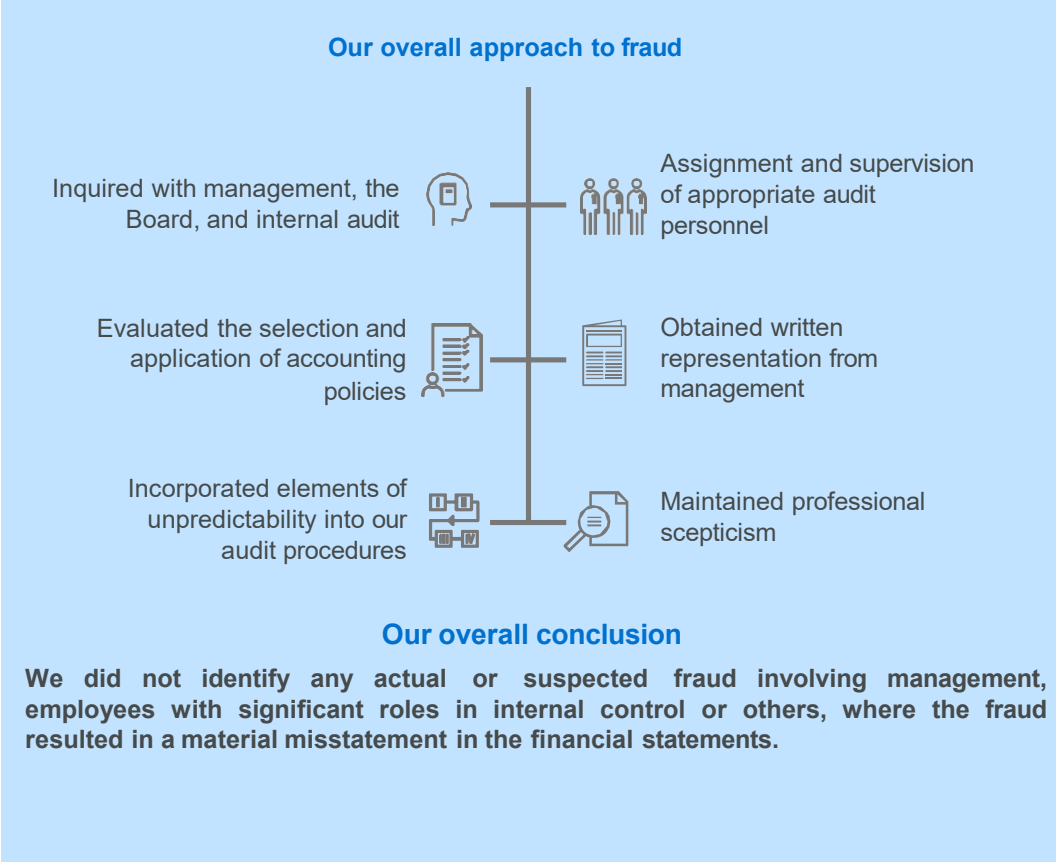
Management has primary responsibility for the prevention and detection of fraud. It is important that management, with your oversight, place a strong emphasis on fraud prevention, which may reduce opportunities for fraud to take place, and fraud deterrence, which could persuade individuals not to commit fraud because of the likelihood of detection and punishment. This involves a commitment to creating a culture of honesty and ethical behaviour which is reinforced by your active oversight.

Our responsibilities

We have a responsibility for obtaining reasonable assurance that the financial statements taken as a whole are free from material misstatement, whether due to fraud or error. The distinguishing factor between fraud and error is whether the underlying action that results in a misstatement is intentional or unintentional. Two types of intentional misstatements are relevant to us – misstatements resulting from fraudulent financial reporting, and misstatements resulting from the misappropriation of assets.

ISA presumed fraud risks

As set out in the ‘Audit approach and risk summary’ section, the risk of fraud in management override of controls were identified as significant risks.



07

Wider Scope

Commentary on Wider Scope

Overall Summary



Commentary on Wider Scope

Wider Scope summary

As auditors appointed by the Accounts Commission, our wider scope responsibilities are set out in the Code of Audit Practice 2021 and sits alongside Best Value requirements detailed in the Local Government (Scotland) Act 1973. The Code requirements broaden the scope of the 2024/25 audit and allow us to use a risk-based approach to report on our consideration of the Board's performance of best value and community planning duties and make recommendations for improvement and, where appropriate, conclude on the Board's performance.

The Code's Wider Scope framework is categorised into four areas:

- financial management;
- financial sustainability;
- vision, leadership and governance; and
- use of resources to improve outcomes.

The Code of Audit Practice permits an alternative audit approach where an audited body is considered less complex due its size and limited financial activity. In the Annual Audit Plan, we documented our judgement that the Board is a less complex body. We have reviewed this assessment and confirmed that it remains appropriate. We therefore restricted our wider scope work to:

- concluding on the financial sustainability of the Board and the services that it delivers in the medium to longer term; and
- a review of the Annual Governance Statement

Overall summary by reporting criteria

Subject to the satisfactory conclusion of the remaining audit work, we have the following conclusions:

Reporting criteria		Identified risks?	Actual risks identified?	Other recommendations made?
	Financial sustainability	Yes	Yes	Yes
	Annual Governance Statement	No	No	No

Commentary on Wider Scope

Financial sustainability

Financial sustainability looks forward to the medium and longer term to consider whether the body is planning effectively to continue to deliver its services or the way in which they should be delivered.



Commentary on Wider Scope

Overall commentary on the financial sustainability reporting criteria

The Board approved an updated long term financial strategy (LTFS) in March 2025. The purpose of the strategy is to provide the Board with early sight of financial and other pressures to allow it to better plan for longer term financial issues. The Board uses its long-term strategy with scenario planning, budget monitoring, and internal audit to identify risks to financial sustainability. However, the effectiveness of these arrangements is limited, especially in the medium to long term, by pressures beyond the Board's control.

The LTFS outlines a series of future challenges relating to the Board's responsibilities. This includes upcoming change to the frequency of business rates revaluations from five to three-yearly. The Board plans to make efficiencies through improved IT systems, and workforce plan and service delivery reviews, but these are at an early stage. The current arrangements, while proactive, may not be fully adequate given the extent of the projected deficits. A combination of increased funding and concrete plans for service efficiencies is likely be required to ensure the Board's long-term financial sustainability.

In setting a balanced budget for the 2025/26 financial year, the Board planned for use of its entire indicative reserves balance as at 31 March 2025 of £0.411m. This would result in the Board's reserves balance dropping to nil, below the prudential threshold assessed by management as £0.100m. In addition, the Board forecasted budget gaps of £0.650m for 2026/27 and £0.744m for 2027/28. The Board intends to seek increased contributions from constituent authorities and is lobbying for Government funding. Increased contributions have been secured from one of the three constituent authorities (Argyll & Bute Council), but agreement is still to be reached with the other two authorities (West Dunbartonshire Council and East Dunbartonshire Council).

Financial sustainability

Significant risks

We have outlined below the significant risks in arrangements that we have identified as part of our continuous planning procedures, and the work undertaken to respond to each of those risks.

	Significant Risk in Arrangements Identified	Work undertaken
1	Financial sustainability – unfunded medium-term budget gaps The Board has agreed to use all its remaining reserves to balance its 2025/26 budget. This would breach its prudential threshold to hold minimum reserves of £0.100m. The Board is forecasting budget gaps of £0.650m for 2026/27 and £0.744m for 2027/28. It has relied on reserves in previous years to achieve balanced budgets but will be unable to do so after 2025/26 under its current assumptions. Management is engaging with the three constituent authorities to try to agree an increase in their future annual contributions to relieve forecast budget pressures. Officers have indicated that if this is unsuccessful the Board is likely to need to reduce staffing to a level that would mean it could not fulfil its statutory duties. There is a risk of a significant weakness in the Board's arrangements for securing financial sustainability due to its planned use of reserves and the possibility that it may be unable to secure additional contributions from its constituent authorities.	Work undertaken We have engaged with management to obtain a detailed understanding of the process for negotiating increases in contributions from the constituent authorities. We have monitored developments in negotiations with the constituent authorities and assess the impact on the Board's forecast financial position. We have reviewed the progress made by the Board in achieving savings agreed within its latest Long Term Finance Strategy. We have reviewed other assumptions within the Board's short and medium-term financial forecasts to determine whether they are appropriate and comprehensive.

Financial sustainability

Significant risks (continued)

Results of the work undertaken

The Assessor met with the Chief Finance Officers of the three constituent authorities in August 2025 to discuss the Board's financial position. This did not result in a material update to constituent authority contributions. A further meeting is scheduled to take place during November 2025 to discuss the Board's financial position and potential additional funding requirements.

The Board's unaudited 2024/25 financial statements presented to the Board on 20 June 2025 reported a net deficit for the year of £342k, which represented a favourable variance against budget of £135k. This was principally driven by £195k of savings on employee costs due to lower average salaries for new recruits and £145k of savings on expenditure on supplies and services due to delayed upgrades to IT systems. These savings were offset by the value of grant funding from the Ministry of Housing, Communities and Local Government (MHCLG) recognised being £184k less than forecast. The favourable variance achieved on employee costs represents the continuation of a trend over multiple years, with equivalent favourable variances of £80k during 2023/24 and £140k in 2022/23.

Management's latest budgetary control report reflects actual spend up until 30 September 2025 and includes revised forecast outturns for the 2025/26 financial year, suggesting that the net revenue transfer from reserves will be £338k in comparison with the budgeted transfer of £412k, which is driven by continued savings in employee costs. This revised forecast would still result in the Board's usable reserves balance falling below the £100k prudential reserves threshold set out by management.

Despite its improved financial position, the Board continues to face significant risk and uncertainty associated with negotiations for increased contributions from the constituent authorities. Without additional funding or the identification of substantial savings, it is unclear how management will bridge the forecast 2026/27 and 2027/28 budget gaps of £650k and £744k respectively.

Financial sustainability (continued)

Identified risks in financial sustainability arrangements and recommendations for improvement

As a result of our work we have identified risks in the Board's financial sustainability arrangements. These identified risks have been outlined in the table below. We have assigned priority rankings to each of them to reflect the importance that we consider each poses to your organisation and, hence, our recommendation in terms of the urgency of required action; see Appendix F further details.

	Financial sustainability significant risks identified	Recommendation for improvement	Board's response and implementation timescale
1	Financial sustainability – unfunded medium-term budget gaps (Level 1) The Board does not currently have firm plans to fund its short-to-medium term budget gap, representing a significant risk to its financial sustainability. Despite its improved financial position, the Board continues to face significant risk and uncertainty associated with negotiations for increased contributions from the constituent authorities. Without additional funding or the identification of substantial savings, it is unclear how management will bridge the forecast 2026/27 and 2027/28 budget gaps of £650k and £744k respectively.	- Management should continue to engage with the constituent Councils to agree firm funding settlements for the medium to longer-term. - Management should identify potential savings and efficiencies to help address the currently unfunded budget gap. - Management should review its assumptions in budgeting for staff costs to ensure they are realistic and reduce the risk that there are significant variances in comparison with actuals.	Management's response Officers of the Board will continue to engage directly with officers of the three constituent councils in order to ensure they are fully apprised of the financial situation of the Board. Work is being undertaken on reviewing property options for the Clydebank office. This has potential to make ongoing revenue savings in the region of £0.1m per annum, although with associated costs of moving, these are unlikely to be realised until 2027/28. Officers of the Board will continue to present to the Joint Board, at the agreed intervals, the Board's Service Plan and the resultant Workforce Plan for Board approval. Should the Board not approve these, then options will be considered and costed for approval by the Board. Once approved, these documents inform the Board's Long Term Financial Strategy, and in turn the calculation of the Estimates of annual revenue and capital expenditure which are presented to the Board each year in March by the Treasurer. It is then for the Board to approve those estimates, and determine the split of the total requisition to each constituent council. Responsible Officer: Chief Assessor Implementation Date: March 2026

Commentary on Wider Scope

Annual Governance Statement

The Annual Governance Statement is concerned with the effectiveness of scrutiny and governance arrangements, leadership and decision making, and transparent reporting of financial and performance information



Annual Governance Statement

Our overall assessment

Area assessed	Our findings	Our judgements	Risks identified
Annual Governance Statement	We confirmed that the Annual Governance Statement: • is consistent with the financial statements; • is prepared in accordance with the CIPFA/SOLACE guidance : Delivering Good Governance in Local Government Framework (2016); • is consistent with our knowledge obtained through the audit; • does not contain any misleading information.	The Board has amended the Annual Governance Statement to ensure compliance with the CIPFA/SOLACE guidance : Delivering Good Governance in Local Government Framework (2016).	No significant issues identified.

08

Best Value

Best Value

Best Value summary

Under the Code of Audit Practice, the audit of Best Value is fully integrated within our annual audit work. We are required to report on how the Board demonstrates and reports that it has Best Value arrangements in place, to secure continuous improvement.

Overall summary by reporting criteria

From the satisfactory conclusion of our audit work, we have the following conclusions:

Reporting criteria		Identified risks?	Actual risks identified?	Other recommendations made?
	Best Value	No	No	No

8. Best Value (continued)

Overall commentary on the Best Value reporting criteria

The Board's arrangements for securing continuous improvement are outlined within its Annual Governance Statement and Public Performance Report (both of which are published on the Board's website) and include:

- Reporting Valuation Roll and council tax key performance information.
- Reviewing the effectiveness of its governance framework and system of internal control on an annual basis and making improvements to controls, governance and risk management.
- Implementing internal audit recommendations.
- Seeking customer feedback and measuring customer satisfaction.
- Operating a complaints procedure.

Appendices

- A: Internal control conclusions
- B: Draft management representation letter
- C: Draft audit report
- D: Confirmation of our independence
- E: Other communications
- F: Wider scope ratings
- G: Current year updates, forthcoming accounting & other issues

Appendix A: Internal control conclusions

Other deficiencies in internal control

A deficiency in internal control exists if:

- A control is designed, implemented, or operated in such a way that it is unable to prevent, detect, and/ or correct potential misstatements in the financial statements; or
- A control that is necessary to prevent, detect, and/ or correct misstatements in the financial statements on a timely basis is missing.

The purpose of our audit was to express an opinion on the financial statements. As part of our audit, we have considered the Board's internal controls relevant to the preparation of the financial statements to design audit procedures to allow us to express an opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Board's internal controls or to identify any significant deficiencies in their design or operation.

The matters reported in Appendix A are limited to those deficiencies and other control recommendations that we have identified during our normal audit procedures and which we consider to be of sufficient importance to merit being reported. If we had performed more extensive procedures on internal control, we might have identified more deficiencies to report or concluded that some of the reported deficiencies need not in fact have been reported. Our comments in Appendix A should not be regarded as a comprehensive record of all deficiencies that may exist or improvements that could be made.

This Appendix sets out the internal control observations that we have identified as at the date of this report. These control observations are not, in our view, significant control deficiencies but have been reported to management directly and are included in this report for your information. In our view, there is a need to address the deficiencies in internal control set out in this section to strengthen internal control or enhance business efficiency. Our recommendations should be actioned by management in the near future.

IT audit findings

The Board relies on West Dunbartonshire Council and its IT environment in the Council's capacity as a service organisation. Identified deficiencies in the Council's IT environment which also impact the Board will be reported in the Annual Auditor's Report for the West Dunbartonshire Council audit for the year ended 31 March 2025.

Appendix A: Internal control conclusions (continued)

Other deficiencies in internal control

Inadequacies in process for identifying related parties and related party transactions

Description of deficiency

During the preparation of the Annual Accounts, management did not obtain registers of interest from all Board members, which is a key stage in the process of identifying and disclosing related parties and related party transactions.

Potential effects

The lack of a formalised process for identifying related party relationships with entities controlled by Board members increases the risk of non-compliance with the Board’s financial reporting framework and may lead to issues with transparency,

Recommendation

Management should ensure that registers of interest are obtained from Board members at all three constituent authorities to ensure the completeness of related party disclosures and the identification and disclosure of all related party transactions.

Management response

Declarations of interest are a standing item on the Board agenda. Any relevant interests would therefore be disclosed at meetings, recorded in the minutes, and included in the accounts where appropriate. However, management accepts that the process for identifying the VJB’s related parties and related party transactions should be more robust and will work to improve the process for 2025-26 and beyond.

Responsible Officer: Treasurer

Implementation Date: June 2026

Appendix B: Draft management representation letter

Tom Reid
Forvis Mazars
100 Queen Street
Glasgow
G1 3DN

XX November 2025

Dear Tom,

Dunbartonshire and Argyll & Bute Valuation Joint Board - Audit for Year Ended 31 March 2025

This representation letter is provided in connection with your audit of the financial statements of Dunbartonshire and Argyll & Bute Valuation Joint Board ('the Board') for the year ended 31 March 2025 for the purpose of expressing an opinion as to whether the financial statements give a true and fair view in accordance with the CIPFA/LASAAC Code of Practice on Local Authority Accounting in the United Kingdom 2024/25 (the Code), and applicable law.

I confirm that the following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience (and, where appropriate, inspection of supporting documentation) sufficient to satisfy myself that I can properly make each of the following representations to you.

My responsibility for the financial statements and accounting information

I believe that I have fulfilled my responsibilities for the true and fair presentation and preparation of the financial statements in accordance with the Code, as amended by applicable law.

My responsibility to provide and disclose relevant information

I have provided you with:

- access to all information of which I am aware that is relevant to the preparation of the financial statements such as records, documentation and other material;
- additional information that you have requested from us for the purpose of the audit; and
- unrestricted access to individuals within the Board you determined it was necessary to contact in order to obtain audit evidence.

Appendix B: Draft management representation letter (continued)

I confirm as Treasurer that I have taken all the necessary steps to make me aware of any relevant audit information and to establish that you, as auditors, are aware of this information.

As far as I am aware there is no relevant audit information of which you, as auditors, are unaware.

I confirm that I have identified and clearly labelled any information provided to you as part of the audit that I consider legally privileged.

Accounting records

I confirm that all transactions that have a material effect on the financial statements have been recorded in the accounting records and are reflected in the financial statements. All other records and related information, including minutes of all Board and committee meetings, have been made available to you.

Accounting policies

I confirm that I have reviewed the accounting policies applied during the year in accordance with International Accounting Standard 8 and consider these policies to faithfully represent the effects of transactions, other events or conditions on Board's financial position, financial performance and cash flows.

Accounting estimates, including those measured at current value

I confirm that the methods, significant assumptions and the data used by the Board in making the accounting estimates, including those measured at current value, are appropriate to achieve recognition, measurement or disclosure that is in accordance with the applicable financial reporting framework.

Contingencies

There are no material contingent losses including pending or potential litigation that should be accrued where:

- information presently available indicates that it is probable that an asset has been impaired or a liability had been incurred at the balance sheet date; and
- the amount of the loss can be reasonably estimated.

There are no material contingent losses that should be disclosed where, although either or both the conditions specified above are not met, there is a reasonable possibility that a loss, or a loss greater than that accrued, may have been incurred at the balance sheet date.

There are no contingent gains which should be disclosed.

All material matters, including unasserted claims, that may result in litigation against the Board have been brought to your attention. All known actual or possible litigation and claims whose effects should be considered when preparing the financial statements have been disclosed to you and accounted for and disclosed in accordance with the Code, as amended by applicable law.

Appendix B: Draft management representation letter (continued)

Laws and regulations

I confirm that I have disclosed to you all those events of which I am aware which involve known or suspected non-compliance with laws and regulations, together with the actual or contingent consequences which may arise therefrom.

The Board has complied with all aspects of contractual agreements that would have a material effect on the accounts in the event of non-compliance.

Fraud and error

I acknowledge my responsibility as Treasurer for the design, implementation and maintenance of internal control to prevent and detect fraud and error and I believe I have appropriately fulfilled those responsibilities.

I have disclosed to you:

- all the results of my assessment of the risk that the financial statements may be materially misstated as a result of fraud;
- all knowledge of fraud or suspected fraud affecting the Board involving:
 - management and those charged with governance;
 - employees who have significant roles in internal control; and
 - others where fraud could have a material effect on the financial statements.

I have disclosed to you all information in relation to any allegations of fraud, or suspected fraud, affecting the Board's financial statements communicated by employees, former employees, analysts, regulators or others.

Related party transactions

I confirm that all related party relationships, transactions and balances, have been appropriately accounted for and disclosed in accordance with the requirements of the Code, as amended applicable law.

I have disclosed to you the identity of the Board's related parties and all related party relationships and transactions of which I am aware.

Impairment review

To the best of my knowledge, there is nothing to indicate that there is a permanent reduction in the recoverable amount of the property, plant and equipment below their carrying value at the balance sheet date. An impairment review is therefore not considered necessary.

Charges on assets

- All the Board's assets are free from any charges exercisable by third parties except as disclosed within the financial statements.

Appendix B: Draft management representation letter (continued)

Future commitments

The Board has no plans, intentions or commitments that may materially affect the carrying value or classification of assets and liabilities or give rise to additional liabilities.

Subsequent events

I confirm all events subsequent to the date of the financial statements and for which the Code, as amended by applicable law, require adjustment or disclosure have been adjusted or disclosed.

Should further material events occur after the date of this letter which may necessitate revision of the figures included in the financial statements or inclusion of a note thereto, I will advise you accordingly.

Impacts of Russian Forces entering Ukraine

I confirm that I have carried out an assessment of the potential impact of Russian Forces entering Ukraine on the Board, including the impact of mitigation measures and uncertainties, and that the disclosure in the Management Commentary and the subsequent events note to the financial statements fairly reflects that assessment.

Tariffs

I confirm that I have carried out an assessment of the potential impact of changes in US trade policy in respect of tariffs, including the impact of reciprocal tariffs by other countries, including the impact of mitigation measures and uncertainties, and that the disclosure in the Management Commentary and the subsequent events note to the financial statements fairly reflects that assessment.

Going concern

To the best of my knowledge there is nothing to indicate that the Board will not continue as a going concern in the foreseeable future. The period to which I have paid particular attention in assessing the appropriateness of the going concern basis is not less than twelve months from the date of approval of the accounts.

Annual Governance Statement

I am satisfied that the Annual Governance Statement (AGS) fairly reflects the Board's risk assurance and governance framework and I confirm that I am not aware of any significant risks that are not disclosed within the AGS.

Management Commentary

The disclosures within the Management Commentary fairly reflect my understanding of the Board's financial and operating performance over the period covered by the financial statements.

Appendix B: Draft management representation letter (continued)

Unadjusted misstatements

I confirm that the effects of the uncorrected misstatements are immaterial, both individually and in aggregate, to the financial statements as a whole. A list of the uncorrected misstatements is attached to this letter as an Appendix.

Yours faithfully,

Laurence Slavin

Treasurer

XX November 2025

Appendix C: Draft audit report

Independent auditor's report to the members of Dunbartonshire and Argyll & Bute Valuation Joint Board and the Accounts Commission

Report on the audit of the financial statements

Opinion on the financial statements

We certify that we have audited the financial statements in the annual accounts of Dunbartonshire and Argyll & Bute Valuation Joint Board ("the Board") for the year ended 31 March 2025 under Part VII of the Local Government (Scotland) Act 1973. The financial statements comprise the Comprehensive Income and Expenditure Statement, the Movement in Reserves Statement, the Balance Sheet, the Cash Flow Statement, and notes to the financial statements, including material accounting policy information. The financial reporting framework that has been applied in their preparation is applicable law and UK adopted international accounting standards, as interpreted and adapted by the Code of Practice on Local Authority Accounting in the United Kingdom 2024/25 (the 2024/25 Code).

In our opinion the accompanying financial statements:

- give a true and fair view of the state of affairs of the Board as at 31 March 2025 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with UK adopted international accounting standards, as interpreted and adapted by the 2024/25 Code; and
- have been prepared in accordance with the requirements of the Local Government (Scotland) Act 1973, The Local Authority Accounts (Scotland) Regulations 2014, and the Local Government in Scotland Act 2003.

Basis for opinion

We conducted our audit in accordance with applicable law and International Standards on Auditing (UK) (ISAs (UK)), as required by the Code of Audit Practice approved by the Accounts Commission for Scotland. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We were appointed by the Accounts Commission on 18 May 2022. Our period of appointment is five years, covering 2022/23 to 2026/27. We are independent of the Board in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. Non-audit services prohibited by the Ethical Standard were not provided to the Board. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Appendix C: Draft audit report (continued)

Conclusions relating to going concern basis of accounting

We have concluded that the use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Board's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from when the financial statements are authorised for issue.

These conclusions are not intended to, nor do they, provide assurance on the Board's current or future financial sustainability. However, we report on the Board's arrangements for financial sustainability in a separate Annual Audit Report available from the [Audit Scotland Website](#).

Risks of material misstatement

We report in our Annual Audit Report the most significant assessed risks of material misstatement that we identified and our judgements thereon.

Responsibilities of the Treasurer and the Board for the financial statements

As explained more fully in the Statement of Responsibilities, the Treasurer is responsible for the preparation of financial statements, that give a true and fair view in accordance with the financial reporting framework, and for such internal control as the Treasurer determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Treasurer is responsible for assessing each year the Board's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless there is an intention to discontinue the Board's operations.

The Board is responsible for overseeing the financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decisions of users taken on the basis of these financial statements.

Appendix C: Draft audit report (continued)

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities outlined above to detect material misstatements in respect of irregularities, including fraud. Procedures include:

- using our understanding of the local government sector to identify that the Local Government (Scotland) Act 1973, The Local Authority Accounts (Scotland) Regulations 2014, and the Local Government in Scotland Act 2003 are significant in the context of the Board;
- inquiring of the Treasurer to other laws or regulations that may be expected to have a fundamental effect on the operations of the Board;
- inquiring of the Treasurer confirming the Board's policies and procedures regarding compliance with the applicable legal and regulatory framework;
- discussions among our audit team on the susceptibility of the financial statements to material misstatement, including how fraud might occur; and
- considering whether the audit team collectively has the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations.

The extent to which our procedures are capable of detecting irregularities, including fraud, is affected by the inherent difficulty in detecting irregularities, the effectiveness of the Board's controls, and the nature, timing and extent of the audit procedures performed.

Irregularities that result from fraud are inherently more difficult to detect than irregularities that result from error as fraud may involve collusion, intentional omissions, misrepresentations, or the override of internal control. The capability of the audit to detect fraud and other irregularities depends on factors such as the skilfulness of the perpetrator, the frequency and extent of manipulation, the degree of collusion involved, the relative size of individual amounts manipulated, and the seniority of those individuals involved.

A further description of the auditor's responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Reporting on other requirements

Opinion prescribed by the Accounts Commission on the audited parts of the Remuneration Report

We have audited the parts of the Remuneration Report described as audited. In our opinion, the audited parts of the Remuneration Report have been properly prepared in accordance with The Local Authority Accounts (Scotland) Regulations 2014.

Other information

The Treasurer is responsible for the other information in the annual accounts. The other information comprises the Management Commentary, Annual Governance Statement, Statement of Responsibilities and the unaudited part of the Remuneration Report.

Appendix C: Draft audit report (continued)

Our responsibility is to read all the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon except on the Management Commentary and Annual Governance Statement to the extent explicitly stated in the following opinions prescribed by the Accounts Commission.

Opinions prescribed by the Accounts Commission on the Management Commentary and Annual Governance Statement

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Management Commentary for the financial year for which the financial statements are prepared is consistent with the financial statements and that report has been prepared in accordance with statutory guidance issued under the Local Government in Scotland Act 2003; and
- the information given in the Annual Governance Statement for the financial year for which the financial statements are prepared is consistent with the financial statements and that report has been prepared in accordance with the Delivering Good Governance in Local Government: Framework (2016).

Matters on which we are required to report by exception

We are required by the Accounts Commission to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements and the audited part of the Remuneration Report are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

We have nothing to report in respect of these matters.

Conclusions on wider scope responsibilities

In addition to our responsibilities for the annual accounts, our conclusions on the wider scope responsibilities specified in the Code of Audit Practice, including those in respect of Best Value, are set out in our Annual Audit Report.

Appendix C: Draft audit report (continued)

Use of our report

This report is made solely to the parties to whom it is addressed in accordance with Part VII of the Local Government (Scotland) Act 1973 and for no other purpose. In accordance with paragraph 108 of the Code of Audit Practice, we do not undertake to have responsibilities to members or officers, in their individual capacities, or to third parties.

[Signature]

Tom Reid, Director
For and on behalf of Forvis Mazars LLP
Forvis Mazars LLP
100 Queen Street
Glasgow
G1 3DN
XX November 2025

Appendix D: Confirmation of our independence

We communicate any matters which we believe may have a bearing on the independence or the objectivity of Forvis Mazars LLP and the audit team. As part of our ongoing risk assessment, we monitor our relationships with you to identify any new actual or perceived threats to our independence within the regulatory or professional requirements governing us as your auditors.

We confirm that no new threats to independence have been identified since issuing our Annual Audit Plan and therefore we remain independent.

Appendix D: Confirmation of our independence (continued)

Fees for work as the Board's auditor

We reported our proposed fees for the delivery of our work under the Code of Audit Practice in our Annual Audit Plan presented to the Board in June 2025. Having substantially completed work for the 2024/25 financial year, we can confirm that our fees are as follows:

Area of work	2024-25 Fees	2023-24 Fees
Auditor remuneration	£21,830	£20,950
Pooled costs	£550	£760
Contribution to PABV costs	£0	£0
Audit support costs	£0	£0
Sectoral cap adjustment	(£12,880)	(£12,390)
Additional fee for review and testing of Clydebank Office revaluation	£0	£454
Additional fees for review and consultation on civil penalties accounting treatment	£490	£0
Total fees	£9,990	£9,774

Fees for other work

We confirm that we have not undertaken any non-audit services for the Board during the year.

Appendix E: Other communications

Other communication	Response
 Compliance with Laws and Regulations	We have not identified any significant matters involving actual or suspected non-compliance with laws and regulations. We will obtain written representations from management that all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing financial statements have been disclosed.
 External confirmations	We did not experience any issues with respect to obtaining external confirmations.
 Related parties	We identified a control deficiency in relation to the Board's process for identifying and disclosing related parties and related party transactions. Details can be found in Appendix A. We will obtain written representations from management confirming that: - they have disclosed to us the identity of related parties and all the related party relationships and transactions of which they are aware; and - they have appropriately accounted for and disclosed such relationships and transactions in accordance with the requirements of the applicable financial reporting framework.
 Going Concern	We have not identified any evidence to cause us to disagree with the Treasurer that Dunbartonshire and Argyll & Bute Valuation Joint Board will be a going concern, and therefore we have not identified any evidence to cause us to consider that the use of the going concern assumption in preparation of the financial statements is not appropriate. We will obtain written representations from management, confirming that all relevant information covering a period of at least 12 months from the date of approval of the financial statements has been taken into account in assessing the appropriateness of the going concern basis of preparation of the financial statements.

Appendix E: Other communications (continued)

Other communication	Response
 Subsequent events	We are required to obtain evidence about whether events occurring between the date of the financial statements and the date of the auditor's report that require adjustment of, or disclosure in, the financial statements are appropriately reflected in those financial statements in accordance with the applicable financial reporting framework. We will obtain written representations from management that all events occurring subsequent to the date of the financial statements and for which the applicable financial reporting framework requires adjustment or disclosure have been adjusted or disclosed.
 Matters related to fraud	Our audit was designed to obtain reasonable assurance whether the financial statements as a whole are free from material misstatement due to fraud. Please refer to the section titled '<i>Fraud considerations</i>' for our fraud considerations and conclusion. We will obtain written representations from management and, where appropriate, the Board, confirming that - they acknowledge their responsibility for the design, implementation and maintenance of internal control to prevent and detect fraud; - they have disclosed to the auditor the results of management's assessment of the risk that the financial statements may be materially misstated as a result of fraud; - they have disclosed to the auditor their knowledge of fraud or suspected fraud affecting the entity involving: - management; - employees who have significant roles in internal control; or - others where the fraud could have a material effect on the financial statements; and - they have disclosed to the auditor their knowledge of any allegations of fraud, or suspected fraud, affecting the entity's financial statements communicated by employees, former employees, analysts, regulators or others.

Appendix E: Other communications (continued)

Other communication	Response
 System of Quality Management	To address the requirements of ISQM (UK) 1, our firm’s System of Quality Management team completes, as part of an ongoing and iterative process, a number of key steps to assess and conclude on our firm’s System of Quality Management, including: • Ensuring there is an appropriate assignment of responsibilities under ISQM (UK) 1 and across Leadership • Establishing and reviewing quality objectives each year, ensuring ISQM (UK) 1 objectives align with our firm's strategies and priorities • Identifying, reviewing, and updating quality risks each quarter, taking into consideration a number of input sources (such as FRC / ICAEW review findings, internal monitoring findings, findings from our firm’s root cause analysis and remediation functions, etc.) • Identifying, designing, and implementing responses as part of the process to strengthen our firm's internal control environment and overall quality • Evaluating responses and remediating control gaps or deficiencies We perform an evaluation of our system of quality management on an annual basis. Our latest evaluation was performed as of 31 August 2024. Details of that assessment and our conclusion are set out in our 2023/2024 Transparency Report, which is available on our website here.

Appendix F: Wider Scope and Best Value ratings

We need to gather sufficient evidence to support our commentary on the Board’s arrangements and to identify and report on any risks. We will carry out more detailed work where we identify significant risks. Where significant risks are identified we will report these to the Board and make recommendations for improvement. In addition to local risks, we consider challenges that are impacting the public sector as a whole.

We have assigned priority rankings to each of the risks identified to reflect the importance that we consider each poses to your organisation and, hence, our recommendation in terms of the urgency of required action. The table below describes the meaning behind each rating that we have awarded to each wider scope area based on the work we have performed.

Rating	Description
Level 1	The identified risk and/or significant deficiency is critical to the business processes or the achievement of business strategic objectives. There is potential for financial loss, damage to reputation or loss of information. The recommendation should be taken into consideration by management immediately.
Level 2	The identified risk and/or significant deficiency may impact on individual objectives or business processes. The audited body should implement the recommendation to strengthen internal controls or enhance business efficiency. The recommendations should be actioned in the near future.
Level 3	The identified risk and/or significant deficiency is an area for improvement or less significant. In our view, the audited body should action the recommendation, but management do not need to prioritise.

Appendix G: Current year updates, forthcoming accounting & other issues

Applicable for IFRS Reporters

Current and forthcoming accounting issues

New standards and amendments

Effective for accounting periods beginning on or after 1 January 2023

IFRS 17 *Insurance Contracts* (issued May 2017) and Amendments to IFRS 17 *Insurance Contracts* (Issued June 2020)

- IFRS 17 *Insurance Contracts* (IFRS 17) is a new standard that will replace IFRS 4 *Insurance Contracts* (IFRS 4). The standard sets out the principles for the recognition, measurement, presentation and disclosure about insurance contracts issued, and reinsurance contracts held, by entities. The amendments, issued subsequently in June 2020, do not change the fundamental principles of IFRS 17 and are aimed at helping companies implement the standard and make it easier for them to explain their financial performance. The EU has endorsed the adoption of IFRS 17, although with some changes to the version issued by the IASB. In May 2022, the UK Endorsement Board (UKEB) adopted the standard and the associated amendments.

Amendments to IFRS 17 *Insurance Contracts*: Initial Application of IFRS 17 and IFRS 9 (Issued December 2021)

- The amendments address potential mismatches between the measurement of financial assets and insurance liabilities in the comparative period because of different transitional requirements in IFRS 9 *Financial Instruments* (IFRS 9) and IFRS 17. The amendments introduce a classification overlay under which a financial asset is permitted to be presented in the comparative period as if the classification and measurement requirements of IFRS 9 had been applied to that financial asset in the comparative period. The classification overlay can be applied on an instrument-by-instrument basis. The amendments have been UK-adopted and endorsed by the EU.

Amendments to IAS 1 *Presentation of Financial Statements* and IFRS Practice Statement 2 *Making Materiality Judgements: Disclosure of Accounting Policies* (Issued February 2021)

- The amendments set out notable new requirements for accounting policy disclosures that change the requirements for entities to disclose material accounting policy information, rather than significant accounting policies, and not to disclose immaterial accounting policy information, explaining that accounting policy information taken in isolation is unlikely to be material, but it is when the information is considered together with other information in the financial statements that may make it material. Earlier application is permitted. The amendments have been UK-adopted and endorsed by the EU.

Amendments to IAS 8 *Accounting Policies, Changes in Accounting Estimates and Errors: Definition of Accounting Estimates* (Issued February 2021)

- The amendment introduces a new definition for accounting estimates and clarifies how entities should distinguish changes in accounting policies from changes in accounting estimates. The distinction is important because changes in accounting estimates are applied prospectively only to future transactions and other future events, but changes in accounting policies are generally applied retrospectively to past transactions and other past events. Earlier application is permitted. The amendments have been UK-adopted and endorsed by the EU.

Appendix G: Current year updates, forthcoming accounting & other issues (continued)

Applicable for IFRS Reporters

Current and forthcoming accounting issues (continued)

New standards and amendments (continued)

Effective for accounting periods beginning on or after 1 January 2023

IFRS 18 Presentation and Disclosure in Financial Statements (Issued April 2024)

- IFRS 18 Presentation and Disclosure in Financial Statements (IFRS 18) is a new standard that replaces IAS 1 Presentation of Financial Statements. The new standard aims to increase the comparability, transparency and usefulness of information about companies' financial performance. It introduces three key new requirements focusing on the presentation of information in the statement of profit or loss and enhancing certain guidance on disclosures within the financial statements.

Contact

Forvis Mazars

Tom Reid

Audit Director

07816 354994

tom.reid@mazars.co.uk

The contents of this document are confidential and not for distribution to anyone other than the recipients.
Disclosure to third parties cannot be made without the prior written consent of Forvis Mazars LLP.

Forvis Mazars LLP is the UK firm of Forvis Mazars Global, a leading global professional services network. Forvis Mazars LLP is a limited liability partnership registered in England and Wales with registered number OC308299 and with its registered office at 30 Old Bailey, London, EC4M 7AU. Registered to carry on audit work in the UK by the Institute of Chartered Accountants in England and Wales. Details about our audit registration can be viewed at www.auditregister.org.uk under reference number C001139861. VAT number: GB 839 8356 73

© Forvis Mazars 2024. All rights reserved.

DUNBARTONSHIRE and ARGYLL & BUTE VALUATION JOINT BOARD

Report by Treasurer

Valuation Joint Board – 28 November 2025

Subject: Annual Accounts for Year Ending 31 March 2024

1. Purpose

- 1.1 The purpose of this report is to present to the Board the Annual Accounts for the year ending 31 March 2024.

2. Background

- 2.1 The Board's draft unaudited Annual Accounts for 2023/24 were reported to the Board on 21 June 2024 and passed to the Accounts Commission before the statutory deadline of 30 June 2024.

The notice of public right to inspect and object to the Financial Statements to commence no later than 17 June with the accounts available for inspection by 1 July each year.

- 2.2 The audit of the Annual Accounts has now been completed and the accounts require to be approved by the Board.

3. Main Issues

- 3.1 The audited Final Accounts for the year ended 31 March 2024 are appended to this report.

- 3.2 Forvis Mazars have finalised their audit of the Joint Board's 2023/24 Annual Accounts, concluding that the financial statements give a true and fair view and were properly prepared in accordance with the financial reporting framework.

- 3.3 Forvis Mazars Annual Report to Members and the Controller of Audit is submitted as a separate agenda item to this meeting and provides further information on matters which were reviewed during the audit and which the Auditor feels worthy of Members' attention.

- 3.4 The accounts have been revised to incorporate the revised property valuation of the Clydebank Office, following the identification of Reinforced Autoclaved Aerated Concrete (RAAC). This issue was not known when the draft accounts were prepared.

This revision has the following effect on the final accounts:

Effect on Financial Statement	Unaudited £000	Change £000	Audited £000	Reason
Comprehensive Income & Expenditure Statement				
Change to the Total Comprehensive (Income) & Expenditure Statement	213	287	500	An overall net increase of £0.287m made up an increase in the cost of impairment of £0.263m, a depreciation charge of (£0.004m) and a revaluation deficit on Property, Plant & Equipment of £0.028m.
Balance Sheet				
Long Term Assets	675	(287)	388	A decrease in the value of property, plant & equipment of £0.287m.
Unusable Reserves	477	(28)	190	A decrease in the revaluation reserve £0.028m.

- 3.5** The effect of the above changes has been incorporated into the revised in-year movements shown within the Movement in Reserves Statement. In addition, the relevant notes within the financial statements have been updated namely: Note 1 – Expenditure & Funding Analysis, Note 3 – Unusable Reserves and Note 6 – Property, Plant & Equipment.
- 3.6** The external auditor of Strathclyde Pension Fund reported an unadjusted error in the Fund's 2023/24 annual accounts relating to the understatement of private equity, debt infrastructure, and direct portfolio assets. The Board's proportionate share of the Fund's assets resulted in an understatement of the fair value of plan assets by £0.100m in the accounts. The accounts have been adjusted by increasing plan assets. There is no overall impact on the financial statements due to the effect of the asset ceiling adjustments. The relevant figures in Note 10 Defined Benefit Pension Scheme has been updated
- 3.7** The finances of the Board have been closely managed during 2023/24 allowing a better financial position to be achieved than had been planned. This will assist with financial planning in the future.

4. Conclusions and Recommendations

- 4.1** The finances of the Board have been closely managed during 2023/24 allowing a better financial position to be achieved than had been planned. This will assist with financial planning in the future.
- 4.2** Members are asked to approve the post-audit Annual Accounts for the year ended 31 March 2024.

Laurence Slavin

Treasurer

Date: 28 November 2025

Person(s) to Contact: Joanne Thomson, Accountant
West Dunbartonshire Council

Email: Joanne.Thomson@west-dunbarton.gov.uk

Appendix: Unaudited Annual Accounts for year ended 31 March 2024



*Dunbartonshire and Argyll & Bute
Valuation Joint Board*

**Unaudited Annual Accounts
2023/24**

Contents

	PAGE
Management Commentary.....	1-20
Remuneration Report.....	21-24
Statement of Responsibilities.....	25
Annual Governance Statement.....	26-29
Introduction to Annual Accounts.....	30
Comprehensive Income and Expenditure Statement.....	31
Movement in Reserves Statement.....	32-33
Balance Sheet.....	34
Cashflow Statement.....	35
Note 1: Expenditure and Funding Analysis.....	36-37
Note 2: Balances & Reserves.....	37
Note 3: Unusable Reserves.....	38-39
Note 4: Capital Expenditure and Capital Financing.....	39
Note 5: Government Grants	40
Note 6: Property, Plant and Equipment.....	40
Note 7: Debtors	41
Note 8: Creditors	41
Note 9: Operating Leases.....	41
Note 10: Defined Benefit Pension Scheme.....	42-46
Note 11: External Audit Costs	47
Note 12: Contingent Assets & Liabilities.....	47
Note 13: Nature and extend of risks arising from Financial Instruments.....	47
Note 14: Related Parties	47-49
Note 15: Assumptions made about the future.....	49-51
Note 16: Accounting Standards Issued not Adopted.....	51
Note 17: Events after Balance Sheet Date.....	52
Note 18: Accounting Policies.....	53-58
Independent Auditor's Report.....	59-62

Management Commentary

GENERAL SERVICE AIMS AND OBJECTIVES

WHO WE ARE

Dunbartonshire and Argyll & Bute Valuation Joint Board (the Board) is an independent local government body which was established by The Valuation Joint Boards (Scotland) Order 1995.

WHAT WE DO

We professionally compile and maintain the Valuation Rolls, Council Tax Valuation Lists and Registers of Electors for the Argyll & Bute, East Dunbartonshire and West Dunbartonshire Council areas.

OUR AIMS

Building on our established professionalism, we aim to provide high quality, transparent, and effective services to all of our stakeholders.

COMMITMENTS

Within the constraints of the continuing tight public finance regime, we are committed to:

- Consulting our stakeholders, and listening and responding to their views;
- Valuing staff and providing them with opportunities to develop and contribute;
- Reacting innovatively to change;
- Encouraging innovation and recognising achievement within the organization;
- Treating all stakeholders, including staff, in a fair, consistent manner;
- Striving for continuous improvement in all aspects of service delivery;
- Ensuring that we are accountable to stakeholders;
- Pro-actively planning workloads and deploying resources efficiently;
- Using language which is easy to understand;
- Working with our partners in the Scottish Assessors' Association to ensure transparency and Scotland-wide consistency of approach to service delivery;
- Using and caring for the data we hold in an appropriate way.

Management Commentary

1.0 INTRODUCTION

This report comprises the Board's Management Commentary to the Annual Accounts in relation to the 2023/24 financial year.

The main purpose of this Management Commentary is to inform all users of the accounts and to help them assess how the Board perform their duty to promote the success of the Board. This Management Commentary also summarises the functions and activities of the office of the Assessor and Electoral Registration Officer (ERO) over the past year and provides information on the performance levels achieved in carrying out the statutory duties of the organisation.

The requirements governing the format and content of local authorities' annual accounts (under s106 of the Local Government (Scotland) Act 1973 joint boards and committees are to be treated as local authorities) are contained in The Code of Practice on Local Authority Accounting in the United Kingdom (the "Code").

The Non-Domestic Rates (Scotland) Act (2020), continued to introduce changes to processes in the Non-Domestic Rating (NDR) system. Functions of local Valuation Appeal Panels passed to the Local Taxation Chamber (LTC), under the realm of the Scottish Courts and Tribunals Service (SCTS). A new two-stage appeals process was implemented, with Assessors receiving proposals which require detailed consideration and response, with the appellants having a right to appeal the subsequent decision to the LTC.

The new annual requirement to correspond with operators of self-catering properties has proven to be challenging and resource intensive. Having corresponded with almost 2,500 ratepayers in an attempt to gain information in relation to their operation, the returns had to be analysed and considered. Where no response is received, our teams will need to remove properties from the Non-Domestic Valuation Rolls, and add them to the Council Tax Valuation Lists with an appropriate band.

Maintenance activity in relation to the Council Tax List saw 1,013 new houses added to the Valuation List. Whilst this number is less than the previous year, it is noted that it is still the fourth highest volume in the last 12 years. A backlog in the workstream of reviewing the band for a property which has been extended and sold was discovered, and a project commenced to clear this backlog. Council Tax Proposals continue to be received at a steady rate, and are being dealt with in accordance with legislative time limits. Subsequent appeals to the LTC continue to be listed for hearing, with a mix of in person and online hearings.

The Annual Electoral Registration Canvass took place in the Autumn, utilising tablets for the first time. This change in approach should realise cost savings in not requiring to print forms to be delivered to properties, although rises in postal costs during the year has lessened the saving. There are also data protection benefits, with the risk of forms containing personal data being posted through the wrong door now hugely reduced.

The annual Electoral Register was published on 1 December 2023 following the annual canvass. The electorate for the area was 224,595. Following the enactment of the Elections Act 2022, new processes and procedures continue to be rolled out. From October 2023, changes to absent voting rules came into effect for UK elections, creating divergence of practice and process from that of local and Scottish Parliament elections. Absent vote applications for UK elections are now done online, with an identity check carried out.

Management Commentary

Further, in January 2024, the legislation to enable 'votes for life' for overseas voters was enacted. Again, this applies only to UK elections, and for applications made on the basis of previous registration, requires us to search historic registers to confirm that the person was previously registered. Many of these old registers are only available in archives.

Our teams now have processes and procedures in place, and have received training in these new processes

A restructure of the valuation sections took place, with an additional section formed, returning to the previous position of having three valuation teams in the organisation. The restructure also allowed for the opportunity to commence procurement of a replacement for the core Assessors system, which has been in place in the organisation since its inception in 1996.

The Management Team continues to be the main forum for decision making within the organisation. It met regularly throughout 2023/24 to manage statutory functions and operations, and develop, implement and monitor policies and strategies. The creation of a new valuation team brought an additional Divisional Assessor to the organisation, bringing a new member to the team.

2.0 GENERAL PROGRESS IN RELATION TO STATUTORY FUNCTIONS

2.1 NON-DOMESTIC RATING

Aims

- To carry out a general revaluation as required by law, currently every 3 years.
- To timeously compile and maintain the Valuation Roll in accordance with the relevant legislation, to take account of new properties, properties which should no longer be entered in the roll, properties which have been altered, changes to the parties shown in the Roll and other changes arising from statute or other decisions of the Courts.
- To consolidate or improve upon the time taken between the date on which amendments to the Valuation Roll are effective and the date on which the Valuation Notice is issued.
- To publish the annual Valuation Roll and make it available to interested parties
- To deal with proposals made by ratepayers following amendments made to Valuation Rolls by providing responses to grounds and evidence submitted. Where required, to prepare and present cases where decisions are appealed through the Courts and Tribunals Service.

2017 Revaluation

Subsequent to the 2017 revaluation, 3,569 appeals were submitted against the values of 3,460 subjects, reflecting an appealed Rateable Value (RV) of £252,557,705. The statutory date for disposal of these appeals by Valuation Appeal Committees was, after amendment, 31 December 2021.

By the statutory disposal date of 31 December 2021, 3,458 Revaluation appeals, representing 97% of those submitted, had been disposed of. Of the appeals disposed of, 67.7% were withdrawn and 32.3% were adjusted. The remaining 111 Revaluation appeals were referred to the Lands Tribunal for Scotland. On the 1 April 2023, these appeals transferred to the Upper Tribunal (UT) of the LTC with work now being undertaken to address these, with 57 now outstanding.

Management Commentary

Maintenance of the Valuation Roll

The Valuation Roll was updated to take account of additions, alterations and deletions. 936 amendments were made during the year. The change year-on-year is summarised as follows:

Number of entries at 1st April 2023	Rateable Value at 1st April 2023	Number of entries at 31st March 2024	Rateable Value at 31st March 2024
15,180	£393.8m	15,097	£394.2m

The national Key Performance Indicator in relation to non-domestic valuation is the time taken from the effective date of amendments to the date a Valuation Notice in respect of each change is issued.

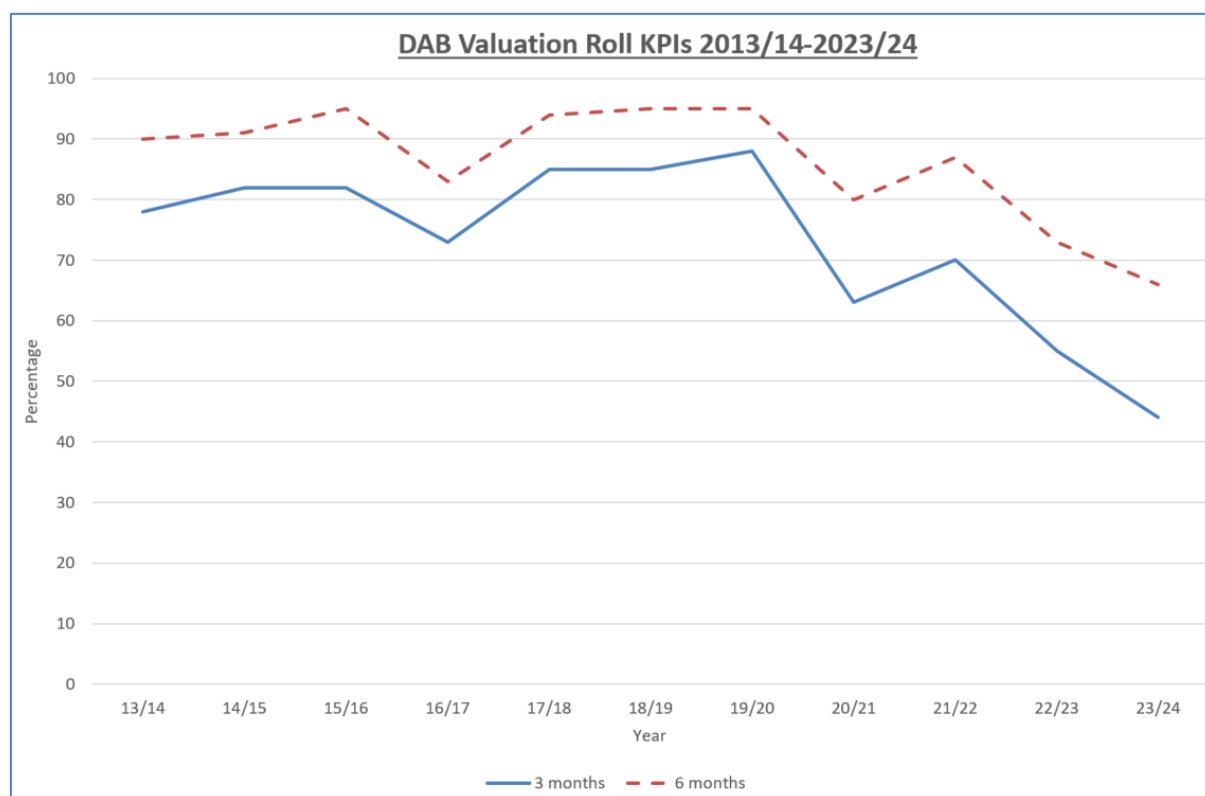
The following table sets out the targets and actual performance information for 2023/24:

Period	DABVJB Actual 2023/24	Target 2023/24	All Scotland 2023/24
Within 3 months	44%	70%	48%
Within 6 months	66%	90%	67%

Performance in the last year slipped from the previous year. The loss of experienced staff and the high number of trainee posts in the valuation team are a major contributor to this. The training and supervision overhead for our small number of remaining qualified staff causes severe issues in progressing with workload. The problem is exacerbated by the continuing lack of qualified chartered surveyors applying for vacancies.

The pattern of performance over a longer period is shown below. The dip in performance in 2016/17 is in line with the timing of the delivery of the 2017 Revaluation, albeit there was a 2 year run in (from the tone valuation date of 1 April 2015) in that instance. The 2023 Revaluation was delivered in a single year from the tone valuation date of 1 April 2022.

Management Commentary



Upper Tribunal – 2005 and 2010 Appeals

Appeals which have been referred to the Lands Tribunal, and now transferred to the Upper Tribunal, are of a complex nature or are likely to have national implications. Work has however been undertaken to address these, and at 31 March 2024, 1 appeal remains outstanding from the 2005 cycle and 19 appeals from the 2010 cycle.

2017 Running Roll Appeals

The number of roll appeals outstanding as at the 31 March 2024 was 1,387; the vast majority of which relate to the COVID outbreak. Following a small number of these being listed for hearing by the LTC in March, withdrawals were obtained, with the indication being that the majority of the outstanding cases will now be withdrawn. In addition to the above, 4 proposals have been received against entries in the 2017 Roll since it closed. These will require to be disposed of by the end of 2024.

Revaluation 2023

The next Revaluation took effect on 1 April 2023 with a valuation date of 1 April 2022.

Following the delivery of the 2023 Revaluation, 1,244 proposals were received. This figure is much lower than the equivalent at the 2017 Revaluation (3,569). Through the Non-Domestic Rates Act, the government sought to cut down the number of spurious rates appeals made to Assessors. The Act appears to have achieved its intention, however the drop in numbers will not necessarily lead to a drop in workload for Assessors. New style proposals are far more substantive than old style appeals, some running to hundreds of pages. Each of these will require detailed consideration, detailed responses, and finally detailed decision notices. Where a decision is not in line with the outcome sought by the proposer, they will be able to appeal the decision to the LTC.

Management Commentary

A detailed program of disposal has been put in place, both locally and nationally, with proposals requiring to be decided by September 2025.

In addition to the Revaluation Proposals received, 66 Running Roll proposals have been received. Work is ongoing to answer these.

Revaluation 2026

Our Valuation Working Group are formulating a plan to deliver the next Revaluation on 1 April 2026, with a valuation date of 1 April 2025.

Non-Domestic Rating Reform Funding

The introduction of rates reform, following the Barclay Review, and the enactment of the Non Domestic Rates Act saw Assessors being funded to cover the additional work of the ongoing new burdens created.

Costs to deliver the reforms for the Joint Board area were estimated at £197,000 in 2020/21, rising to £300,000 in 2024/25 as further changes came into force. Required funding for 2023/24 had been estimated at £261,000. The amount received from the Scottish Government for the year was £181,000 (capped at the same level as the previous years reduced amount).

2.2 COUNCIL TAX

Aims

- To maintain the Valuation List in accordance with the relevant legislation, to take account of new properties, properties which should no longer be entered in the List, properties which have been altered and sold, and other changes arising from statute or other decisions of the Courts;
- To maintain or improve upon the time taken between the date that amendments to the Valuation List are effective and the date the Banding Notices are issued;
- To publish the Valuation List, make it available to interested parties;
- To deal with proposals/appeals by discussion with ratepayers or their agents, or by hearing of appeals before the appropriate court or tribunal; and
- To keep property records up to date to take account of alterations.

Maintenance of Valuation List

The year to 31 March 2024 saw 1,013 additions to the Council Tax List and a net increase in the number of dwellings shown in the Council Tax List as follows:

Total number of entries at 1st April 2023	147,973
Additions	1,013
Deletions	(489)
Total number of entries at 31st March 2024	148,497

Management Commentary

The number of additions in the year over time is as follows:

Year	Additions to Council Tax List	Deletions from Council Tax List
2023/24	1,013	489
2022/23	1,231	279
2021/22	1,395	505
2020/21	917	378
2019/20	1,061	787
2018/19	992	546
2017/18	832	450

During the year, a backlog of sold house banding checks were identified. Where there has been a material increase to a property, and it is subsequently sold, the Assessor carries out a check to establish whether the band applied to a property remains appropriate for the extended property. Where the band requires to increase, the change is effective from the date of the first sale following the material increase. A project to address the backlog is underway.

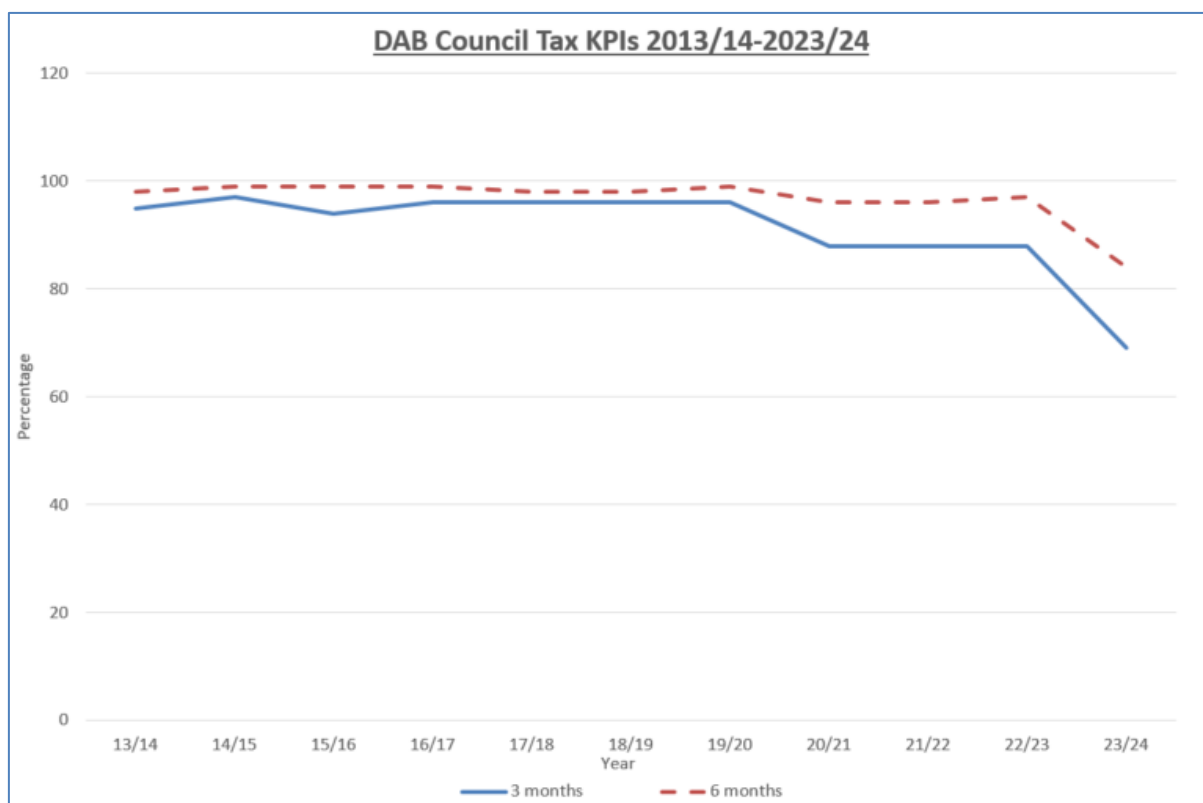
The national Key Performance Indicator in relation to Council Tax valuation is the time taken from the effective date of additions to the Valuation List to the date a Banding Notice in respect of each new entry is issued.

The table sets out the target and actual performance information for 2023/24 compared with the actual figures for 2022/23. The table shows that performance was very much in line with 2022/23, narrowly missing our first target.

Period	DABVJB Actual 2022/23	DABVJB Target 2023/24	DABVJB Actual 2023/24	All Scotland Actual 2023/24
Under 3 months	88%	90%	69%	77%
Under 6 months	99%	97%	84%	86%

Management Commentary

The pattern of performance over a longer period is shown below.



As with maintenance of the Valuation Roll, performance in this area of operation continued to be affected by work on Barclay Reforms, in particular the new annual audit of self-catering properties. This is not only impacting in terms of resource, but also due to the retrospective nature of the checks after the end of the financial year, any property failing the requirements is added to the Council Tax List from the 1st of the previous financial year. In these cases, the time lag is already more than a year, having a large negative impact on performance statistics.

Proposals and Appeals

During the year, 235 new proposals to alter entries in the Council Tax List were received. A large amount of work was undertaken to address the number of outstanding proposals and appeals, many of which were made a number of years ago. 478 proposals and appeals were disposed of, leaving 140 outstanding at the end of the year.

	2022/23	2023/24
Number of Proposals and Appeals brought forward	342	383
Disposals	(136)	(478)
New Proposals	177	235
Number of Proposals and Appeals carried forward	383	140

Management Commentary

2.3 ELECTORAL REGISTRATION

Aims

- To timeously compile and maintain the Electoral Register in accordance with the relevant legislation;
- To deal promptly with all new applications to register;
- To deal with applications for absent votes, collect and securely store Personal Identifiers and maintain relevant Absent Voters lists;
- To approve applications for Voter Authority Certificates;
- To produce, distribute and make available for sale, copies of the Electoral Register in accordance with statutory arrangements and Electoral Commission performance standards;
- To encourage Electoral Registration in the three constituent Council areas; and
- To support the efficient running of electoral events within the Board area.

Electoral Registration and Publication of the Register

The Representation of the People (Annual Canvass) (Amendment) Regulations 2019 and The Representation of the People (Annual Canvass) (Miscellaneous Amendments) (Scotland) Regulations 2020 made provision for reform of the annual electoral canvass process to be amended in 2020.

Since then, households where the electors have been data matched to either national or local data sources, received 'route 1' correspondence which do not require a response unless the elector details needed to be updated or changed. Households where the register did not match to other data sources, received 'route 2' correspondence which do require a response. A further, 'route 3' option to contact 'responsible persons' in establishments such as care homes was also effected.

EROs remain duty bound to make a 'personal contact' to households that do not make a response to a 'route 2' or 'route 3' form. As a result, a full door knock, amounting to visits to 17,793 households (20,913 in 2022), was carried out. For the first time, this was completed with the use of electronic tablets instead of paper forms.

The return rates for Route 2 and Route 3 properties are shown below compared to the figures for 2021:

Local Authority	2022 canvass		2023 canvass	
	'Route 2/3' Forms issued	Return Rate	'Route 2/3' Forms issued	Return Rate
Argyll and Bute Council	16,179	55.51%	8,771	60.31%
East Dunbartonshire Council	10,962	50.88%	6,547	57.70%
West Dunbartonshire Council	11,901	35.62%	10,893	41.07%
Total	39,042	47.89%	26,211	51.56%

Management Commentary

Several methods of making returns were offered to electors and a summary of the returns is shown below. This includes properties in all routes. A response is not required for properties in Route 1 where there are no changes to be notified.

Method of Response	2022 canvass		2023 canvass	
	Number of Returns	% Return	Number of Returns	% Return
Web	34,945	24.50%	36,921	25.64%
Telephone	1,021	0.72%	872	0.61%
SMS	532	0.37%	194	0.13%
Other (paper/call to office etc)	8,265	5.80%	3,536	2.46%
Door-to-door canvass	1,079	0.76%	2,511	1.74%
Total	45,842	32.14%	44,034	30.58%
No Response/Refused	96,810	67.86%	99,969	69.42%

At publication on 1 December 2023, the electorate was 224,595 broken down as follows:

Local Authority	Electorate
Argyll & Bute	69,545
East Dunbartonshire	86,619
West Dunbartonshire	68,431
Total	224,595

The total electorate figure has fallen back since the peak level in November 2021.

Year	Number of Electors
2023	224,595
2022	225,626
2021	229,336
2020	224,800
2019	219,861
2018	219,637
2017	222,507
2016	221,078
2015	218,668

Management Commentary

Absent Voters

The volume of absent voters remains high, although not at the peak levels at the time of the Scottish Government elections in 2021.

Year	Number of Absent Voters
2023	47,053
2022	46,058
2021	47,313
April 2021	49,846
2020	33,595
2019	33,916
2018	34,110
2017	35,918
2016	37,764

Rolling Registration

Rolling Registration is the process of making changes to the register by way of monthly update. Previously, these updates were effected out with the canvass period but, since 2020, rolling registration procedures have run right through the canvass period. It is therefore no longer possible to split the annual changes arising from canvass and those arising specifically from rolling registration activities. During the financial year to March 2023, there were 14,409 additions, 14,957 deletions and 388 other amendments made to the registers for the Board area.

Electoral Performance

The Electoral Commission has now launched its revised Performance Standards regime. The SAA, via its Electoral Registration Committee, are considering the updates, and are working on formalising a set of Key Performance Indicators which can be consistently collected throughout Scotland.

Elections Act

The Act received Royal Assent in May 2022. Secondary legislation to implement various stages of the Act has come in to force since then.

This is a very significant piece of legislation that includes:

- The requirement to provide Voter Identification (ID) to vote at reserved elections. This will require the ERO to authorise the issue of Voter Authority Certificates for people applying for one. This service launched in January 2023, and application numbers have been low. There have been no polls in the area during the year which required voters to show ID.
- Absent Voters on the UK Parliamentary Register now require to reapply for their absent votes every three years. Alongside this, the ability to apply for an absent vote using an online service launched in October 2023, although this only applies to UK Parliamentary Registers.
- The extension of the overseas voting franchise by removal of the existing 15 year limit on overseas electors' right to vote in UK Parliamentary elections took place in January 2024. Persons living overseas may now register on the basis of having been previously registered in the area, or having been previously resident in the area.

Management Commentary

A small amount of funding (£0.022m) has been made available from the UK Government to support the ERO in implementing these changes for the year 2023/24.

Elections

There was only one election during the year, a by-election in Argyll Ward 1 which took place on 2 November 2023.

All deadlines for supply of data for issue of poll cards and postal ballot packs to the Returning Officer were achieved. On polling day, our staff covered the registration office throughout polling hours.

The follow up process for postal ballot papers which contained invalid signature or date of birth (or both), commenced on 17 January 2024 with a rejection notice being issued. A total of 17 notices were issued, with a reminder (2) being issued in February. No response was received to 2 notices, and in these cases, the elector was sent a removal of absent vote notice.

3.0 GENERAL PROGRESS IN RELATION TO OTHER MATTERS

3.1 INFORMATION AND COMMUNICATIONS TECHNOLOGY

IT and Computer Provision

Computers and IT systems continue to be maintained and upgraded in accordance with the Board's ICT Strategy and the recommendations from West Dunbartonshire Council's ICT Service.

A large amount of development work took place to create a system for handling new Non-Domestic Proposals.

Work commenced on a procurement exercise to replace the existing Assessors core system which the Joint Board inherited from Strathclyde Regional Council.

Our Electoral Management System was upgraded several times throughout the year to provide functionality improvements and ensure continued compliance with requirements.

We have continued to participate in the Scottish Assessors' web portal's Project Management Committee, Project Team and Working Groups to enhance the site (www.saa.gov.uk). An online form to allow annual returns of Self-Catering information was launched. Work has started on a project to consider the future of the Portal, which is now 20 years old.

A project to replace the Boards telephone system was completed, introducing a far more flexible system, which is able to be used by agile workers. The single new system, replaces two former systems which were in the region of 30 years old.

3.2 BEST VALUE

Key Performance Indicators and Public Performance Reporting

Performance in respect of Valuation Roll and Council Tax Key Performance Indicators is reported above. Our 2023/24 Public Performance Report was published during the year on our web site (www.saa.gov.uk/dab-vjb/).

Management Commentary

Performance Management and Planning

The Management Team continues to be the main forum for planning and management of performance. In accordance with our Performance and Management Planning process, a number of actions were taken, or were ongoing, during 2023/24 which are detailed in the Annual Governance Statement below.

Audit

An internal audit took place during the year which focused on the Board's Workforce Planning arrangements. Following the audit, a rewrite of the Workforce Plan was undertaken, and the recommendation to introduce a standing half yearly update to the Board on progress toward implementing the Workforce plan is now in place.

Customer Satisfaction

Customer feedback is sought throughout the year, with the majority of standard letters that are sent out having a link to a web form to complete.

A summary of the results for the year is provided below:

	2019/20	2020/21	2021/22	2022/23	2023/24
Was the person with whom you communicated professional, courteous and helpful?	98%	92%	97%	94%	90%
Was the matter brought to a satisfactory conclusion immediately?	61%	56%	64%	64%	67%
Was the matter brought to a satisfactory conclusion?	97%	89%	94%	94%	87%
Are you satisfied with the quality of the information or advice given to you?	96%	90%	96%	93%	83%

No Customer Satisfaction forms were requested in alternative languages, Braille or other formats. Sample sizes within the various equalities groups were generally too small to draw firm conclusions. The results are monitored by management with any apparent variations within any of the groups with protected characteristics being followed up to ensure that we are carrying out our functions in a fair and equitable manner.

Complaints Procedure

The Joint Board implemented a new Complaints Procedure, which is in line with the Scottish Public Sector Ombudsman's (SPSO) Revised Model Complaints Handling Procedure, with effect from 1 April 2021.

There were 4 complaints received during 2023/24 which is the same as the previous year. 2 complaints related to our Electoral Registration function, 1 was in relation to a Subject Access Request for an individual linked to their Non-Domestic Rates entry. The final complaint involved a member of public who had an unpleasant experience while using our grounds. All of the complaints were resolved at the frontline resolution stage.

As well as our annual customer complaints report, quarterly reports are prepared and published on our website. The content and outcome of complaints are discussed at the regular management team meetings and any opportunities for organisational learning are implemented.

Management Commentary

Financial Performance

Comprehensive Income and Expenditure Statement

This account covers the day-to-day operational expenditure of the Board and is shown on page 31 of the Annual Accounts. On an accounting basis the deficit on the provision of service for the financial year reported in the Comprehensive Income and Expenditure Statement is £0.209m. However, this takes account of Statutory Adjustments between the accounting and funding basis of £0.012m, as shown in the Expenditure and Funding Analysis table shown on page 36. Thus, resulting in an in-year deficit of £0.197m as summarised below:

	Comprehensive Income & Expenditure Statement £000	Statutory Adjustments £000	Actual £000	Budget £000	Variance £000
Employee Costs	2,452	1	2,453	2,533	(80)
Property Costs	126	0	126	150	(24)
Transport Costs	41	0	41	38	3
Supplies & Services	315	0	315	484	(169)
Support Services	123	0	123	123	0
Depreciation, Amortisation & Impairment	274	(274)	0	0	0
Other Costs:					
(Pensions/Interest)	7	(7)	0	0	0
Total Expenditure	3,338	(280)	3,058	3,328	(270)
Requisition Income	(2,793)	0	(2,793)	(2,792)	(1)
Capital Income	(8)	8	0	0	0
Grant Income	(48)	0	(48)	(22)	(26)
Rental Income	(2)	0	(2)	(2)	0
Interest	(11)	0	(11)	0	(11)
Sales, Fees and Charges	(7)	0	(7)	(10)	3
Total Income	(2,869)	8	(2,861)	(2,826)	(35)
(Surplus)/Deficit for the year	469	(272)	197	502	(305)

Management Commentary

The budget variances are shown below:

Spend Area	Variance £000	Comments
Employee Costs	(80)	The favourable variance is mainly due to delays in filling some vacancies, partly due to difficulties in attracting appropriate candidates.
Property Costs	(24)	The favourable variance relates to the cost of rates and utilities being less than expected against the budgeted cost.
Supplies & Services	(169)	One of the main reasons is an underspend on the costs of computer licences and ICT consultancy costs due to the delays with the new Assessor System (£0.091m). The other main reason is a reduction in demand led running costs ie printing, stationery and postages which fluctuate year on year.
Income	(32)	The Board credited £0.026m of Scottish Parliamentary Election grant carried forward from West Dunbartonshire Council and was in receipt of a higher level of interest income than assumed within budget .
Total	(305)	

Balance Sheet

The balance sheet shown on page 34, sets out the total worth of the Board at a snapshot in time. When comparing the net worth of the Board at 31 March 2023 to that of the prior year, an overall decrease in net worth of £0.213m can be seen. This is primarily due to the use of general reserves used to fund the in-year deficit.

Net Pension Position

The disclosure requirements for pension benefits under IAS19 are detailed in Note 10 on pages 42 to 46. The 2023/24 net asset arising from the Board's involvement in the defined pension scheme (excluding unfunded obligations) totals £9.618m, an increase of £1.788m from the 2022/23 net asset of £7.830m. However, the accounting requirements of IFRIC 14 places a cap (referred to as an "asset ceiling") on the value of a pension asset that can be reported, in order to limit the recognition of a pension asset to the extent to which the Board can recover the benefits through either refunds or reduced contributions. As the Board is not able to withdraw from the scheme or recover funds directly, the asset is therefore limited to the forecast reductions in contributions compared to the forecast future service costs. This has limited the recognition of the Board's pension asset to nil. The net liability shown within the balance sheet (page 34), represents the value of unfunded obligations of £0.175m.

The appointed actuaries remain of the view that the asset holdings of Strathclyde Pension Scheme and the contributions from employees and employers provide sufficient security and income to meet future pension liabilities.

It is considered appropriate that the Annual Accounts should follow a 'going concern' basis of accounting. Statutory arrangements with the constituent local authorities mean that the financial position of the Board remains assured.

Management Commentary

General Reserves

At their Board meeting on the 16 November 2012, the Board approved a Balance and Reserves Policy. The Board's Prudential Reserves Policy is to retain a prudential target of 2% of net expenditure (2023/24 £0.066m) or £0.100m, whichever is higher.

Funds held in excess of the prudential target can be spent or earmarked at the discretion of Board Members on behalf of the constituent authorities.

As at 31 March 2024 the Board held total usable reserves of £0.679m (of which £0.045m relates to unapplied capital reserves, with the remaining balance comprising revenue reserves of £0.634m). A proportion of this, is identified as an earmarked balance (£0.477m) to balance the 2024/25 budget.

Furthermore, the Board carried forward a sum of £0.026m from 2022/23 in relation to unspent grant funding provided by the Scottish Government for the 2021 Scottish Parliamentary Election. The Board made use of £0.018m of this funding in 2023/24; carrying forward the underspend as an earmarked reserve of £0.008m into 2024/25.

Once the earmarked balances totalling £0.485m are accounted for, a balance of £0.149m of general reserves is available for future use (including £0.100m prudential reserve as noted above).

The Board recognises the difficult financial climate facing public services and has continued to seek efficiencies where possible. The level of requisition made by the Board for 2023/24 remained the same as 2022/23.

Provisions and Contingencies

The Board is not aware of any eventualities which may have a material effect on the financial position of the Board, and has made no provisions for such eventualities.

Group Annual Accounts

The Board has been determined to have an "associate" relationship with each of its constituent authorities and, as such, the Board's results have been consolidated into each authority's group income and expenditure Annual Accounts.

Risk Management

Risk Registers and the resultant Action Plan are revised annually. Inclusions in the Board (Strategic) Risk Register at the 2023 review were:

- The potential for the Board or its statutory officials to fail to meet their respective statutory duties, particularly with so much ongoing legislative change expected in the NDR function.
- Current and expected future local government settlements, with static or reduced funding, bring a number of related financial risks and/or risk of failure to meet statutory duties, particularly in light of the changes to NDR and the likely long term effects on public sector funding caused by the COVID outbreak.
- The potential failure to deliver a successful and accurate Revaluation in 2026 and/or implement the changes introduced by the Non-Domestic Rating (NDR) Reform Act.
- The dependency of the Board on ICT for delivery of its statutory functions and service delivery, including the risk of loss of data from these systems.
- The combined effect of the pandemic and tranches of material change of circumstance appeals submitted in March 2020 and March 2021, which must be disposed of by 31 December 2024, have resulted in a build-up of both NDR and Council Tax appeal workload.

Management Commentary

- The potential for the Joint Board to fail to meet its duties or to maintain service levels in light of the loss and absence of staff, and associated recruitment difficulties in attracting experienced chartered surveyors.
- There is a risk that the 'additional burdens' of the Elections Act and its secondary legislation cause failure to deliver on ERO's statutory duties or have negative effects on other areas of service delivery.

As well as the Board Risk Register, which focusses on strategic risks, the Management Team annually review an Operational Risk Register and a number of other risk registers.

All risks have planned actions to mitigate or minimise each risk and progress against these actions is monitored regularly at Management Team meetings.

3.3 EQUALITIES

The Board's stated Equality 'Outcomes' are:

- We are seen as an inclusive equal opportunities employer where all staff feel valued and respected.
- Our Services meet the needs of, and are accessible, to all members of our community and our staff treat all service users, clients and colleagues with dignity and respect.
- The VJB has a reduced level of gender based occupational segregation.

Analysis of our staff survey, and customer satisfaction surveys throughout the year have indicated no equality issues.

The Specific Duties under the Equality Act required the Valuation Joint Board to prepare and publish a mainstreaming report by 30th April 2013 and thereafter every two years. This report is to identify the progress that the Board has made to make the equality duty integral to the exercise of its functions. The Board produced its report in 2023

The next review of outcomes, which is due every four years, is required by April 2025.

3.4 STAFFING MATTERS

Development and Training

During the year, the Board supported 10 of our staff who are undertaking various courses in education which will see them gain a relevant technical or professional qualification relevant to their role. With this figure being around 20% of our workforce, this remains a significant commitment from the organisation to ensuring the continued availability of qualified and experienced staff for the future.

Our managers carried out training in complaints handling, time management, and equalities impact assessments. All staff received training and guidance in matters of cyber security and records management.

Our Depute Assessor, who is also our Senior Responsible Officer for Data Protection, gained a practitioners certificate in Data Protection.

Refresher training was provided to all employees on Manual Handling, Equality and Diversity, and Health & Safety.

Management Commentary

Workforce Planning/Staffing

Turnover of staff during 2023/24 has reduced to more manageable levels, with 6 resignations/retirements taking place throughout the year.

During the year, the project to commence procurement of a replacement Assessors system took place. In order to fund this, 5 (vacant) posts were identified which were removed from the establishment. As part of this restructure, an additional Divisional Assessor was added to the structure, allowing the return to three valuation teams across the organisation.

Extreme difficulties remain in attracting qualified surveyors to fill our valuer posts, with 80% of such posts occupied by a trainee.

3.5 FREEDOM OF INFORMATION

A 'business as usual' approach has been taken to the majority of requests for information received, but within the year, fifteen requests which specifically referred to the Freedom of Information Act were received. This number was significantly up from the previous year (5).

Eight requests related to the Council Tax function, and two to our non-domestic function. Five requests related to governance processes and procedures. No responses were subject to a request for Review. There were no recurring requests that could be satisfied by proactive publication of any particular information.

3.6 RECORDS MANAGEMENT

An invitation to make a submission to the Keeper of the Records under the Progress Update Review process by May 2023 was taken up, with an update being provided to the keeper.

The follow up report from the Assessment Team who evaluated the submission reported that they consider that Dunbartonshire and Argyll and Bute Valuation Joint Board continue to take their statutory obligations seriously and are working hard to bring all elements of their Records Management Plan into full compliance with the Act.

3.7 PARTNERSHIPS

The Board is actively involved in several partnerships with one of the most significant of these being the senior staff's membership of the Scottish Assessors' Association. More on the association can be found at <https://www.saa.gov.uk/about-the-saa/>.

Board staff are represented in the Association in all of its Category Committees, in working groups and as authors of Practice Notes. The co-operation and co-ordination of the Association is of critical importance in the completion, and defence of Revaluations.

During 2023/24, the Association was active as a consultative body in relation to secondary legislation arising from the 2020 Non-Domestic Rating (Scotland) Act and in relation to the transfer of powers from Valuation Appeal Committees to the Scottish Courts & Tribunals Service. The SAA has established a project plan for delivering the 2026 Revaluation, NDR reforms and other Barclay requirements.

The planning for, and provision of, Electoral Registration services is assisted by guidance received from the Electoral Commission and the Electoral Management Board for Scotland and by representation within the Association of Electoral Administrators. The Department of Levelling Up, Housing & Communities is an important stakeholder in respect of the modernisation of Electoral Registration services.

Management Commentary

The Board obtains all of its 'back-office' functions including human resources, legal support, ICT support and financial services from West Dunbartonshire Council under a Service Level Agreement. Thanks are due to all of the West Dunbartonshire Council officials who support the Board.

3.8 CONCLUSION

Having delivered the 2023 Revaluation of all non-domestic properties, including entering many subjects within public parks which had previously been excluded from entry by legislation, focus shifted to the receipt and logging of challenges against entries in the Roll.

Alongside this, the first of the new annual audit of around 2,500 self-catering properties began, with forms being sent to all occupiers to collect data to establish if the properties satisfied the requirement to be in the Valuation Roll for 2022/23. Where they did not, they were removed from Valuation Rolls and placed in the Council Tax List.

In addition, from the 1 April 2023, functions of Valuation Appeal Panels transferred to the Scottish Courts and Tribunals Service. Much work was involved in collating and transferring data and documents in relation to over 1,500 non domestic rates appeals, and over 120 council tax appeals.

A number of these transferred appeals have been listed for hearing by the LTC during the year. This begins a process of preparing case papers and submissions, with valuers employed by the Joint Board giving expert evidence on valuation to the Tribunal.

Procurement concluded on the Board's Print and Mail contract. The contract in place ensures that statutory mailings are able to be sent by mail when required.

A restructure of the valuation teams took place, with 5 vacant posts being deleted from the establishment. A new Divisional Assessor post was introduced, enabling the organisation to return to the previous position of having three evenly sized valuation teams. The savings from this restructure have been earmarked for a replacement to the Assessors system which the Board inherited from Strathclyde Regional Council at its inception in 1996. Work on preparing the tender documents commenced, with support from WDCs Procurement, Legal and ICT Teams.

The Annual Electoral Registration Canvass took place in the autumn, utilising electronic tablets instead of paper forms for the first time. This produced many benefits to the organisation, and was well received by most of our canvassers and staff.

A by-election took place in the Argyll & Bute Council area, and the EROs staff supported this as required, ensuring that poll card data, postal vote data, and polling station registers were completed and delivered per agreed timetables.

The UK Government introduced changes to the absent vote legislation in relation to UK elections. A new online service was launched to allow voters to apply for a UK absent vote. The online service cannot be used for Scottish Parliament or Local Government electors. ERO staff have received training on the new online portal, and processes and instructions were implemented.

The outcome of polling district and polling place reviews by our constituent councils was implemented and used to produce the annual publication of Electoral Registers took by 1 December. New UK parliamentary boundaries were also taken account of at this time, and following the dissolution of the UK Parliament ahead of the forthcoming General Election, these are now in use.

Management Commentary

Following some further changes to their polling scheme, the registers for the East Dunbartonshire Council area were republished in March 2024.

In January 2024, the legislation enabling 'votes for life' came in to force, with British citizens living overseas now able to apply to be on UK Parliamentary registers, either on the basis that they have previously been registered here, or that they were previously resident here. ERO staff were fully trained on the new systems and processes. Arrangements have been put in place with archivists who hold historic registers, which require to be checked for those applying on the basis of previous registration.

A project commenced in December to digitise the organisation's circa 150,000 council tax property files. By the end of March, almost 45,000 files had been scanned.

In addition to the above, the Management Team met on a quarterly basis, and during the year completed projects on Service Planning, Risk Management, Customer Satisfaction, Performance Reporting, Workforce Planning, Equalities Reporting, Corporate Governance Self-Assessment and Budget Planning, with the resultant actions from all of these processes reviewed and updated on a weekly basis.

Thanks are due to all staff and management for their endeavour, effort and co-operation throughout the year. Similarly, thanks are due to the Board for their continued support.

Councillor Vaughan Moody
Convenor of the Board

Date: 28 November 2025

Russell Hewton
Assessor & Electoral Registration
Officer

Date: 28 November 2025

Laurence Slavin
Treasurer

Date: 28 November 2025

Remuneration Report

REMUNERATION REPORT

Introduction

The remuneration report has been prepared in accordance with the Local Authority Accounts (Scotland) Regulations 2014. These Regulations require various disclosures about the remuneration and pension benefits of the Board and senior employees. All information disclosed in the tables 1,2 and 4 of the Remuneration Report will be audited by Forvis Mazars. The other sections have also been reviewed by Forvis Mazars to ensure that they are consistent with the Financial Statements.

Arrangements for Remuneration

No Councillors serving on the Board (including the Convenor and Vice-Convenor) receive any form of remuneration in respect of these roles.

The Board sets the remuneration levels for senior officers. Its role is to ensure the application and implementation of fair and equitable systems for pay and for performance management within the guidelines of and as determined by the Scottish Ministers and the Scottish Government. In reaching its decisions, the Board has regarded the need to recruit, retain and motivate suitably able and qualified people to exercise their different responsibilities.

The remuneration of senior employees is set by reference to national arrangements. The Board does not pay bonuses or performance related pay. Chief Officers receive business mileage and subsistence allowances in accordance with amounts either agreed nationally by the Scottish Joint National Council (SJNC) or as approved locally by the Board. Chief Officers are eligible to join the Local Government Pension Scheme (LGPS). The scheme is described in the Pension Benefits section.

Remuneration

The term *remuneration* means (as defined by the Regulations noted above): gross salary, fees and bonuses, allowances and expenses, and costs in relation to Early Retiral and Voluntary Severance. It excludes pension contributions paid by the Board. Pension contributions made to a person's pension are disclosed as part of the pension benefits disclosure.

Table 1: Remuneration of Senior Employees *

Name	Position at 31/03/24	23/24	22/23
		Total Remuneration £	Total Remuneration £
Russell Hewton	Assessor & ERO	116,789	95,479 (FYE 109,593)
Darryl Rae	Depute Assessor & ERO	96,095	3,229 (FYE 90,627)

* The term *senior employee* means any Board employee:

- Who has responsibility for the management of the Board to the extent that the person has the power to direct or control the major activities of the Board (including activities involving the expenditure of money), during the year to which the Report relates, whether solely or collectively with other persons; or
- Who holds a post that is politically restricted by reason of section 2(1) (a), (b) or (c) of Local Government and Housing Act 1989 (4); or
- Whose annual remuneration, including any remuneration from a local authority subsidiary body, is £150,000 or more.

Remuneration Report

Remuneration of Employees receiving more than £50,000

The Board's employees receiving more than £50,000 remuneration for the year were paid the amounts set in Table 2. In accordance with the disclosure requirement of the Regulations, the information in the table shows the number of employees in bands of £5,000. This information includes the senior employees who are subject to the fuller disclosure requirements set out in Table 1.

Table 2: Remuneration

Bands £	Number of Employees	
	2022/23	2023/24
50,000 to 54,999	3	2
55,000 to 59,999	2	0
60,000 to 64,999	0	1
65,000 to 69,999	1	1
70,000 to 74,999	0	1
85,000 to 89,999	1	0
95,000 to 99,999	1	1
115,000 to 119,999	0	1
Total	8	7

Pension Benefits

For local government employees, the LGPS 2015 is a career average pension scheme. This means that pension benefits from 01/04/2015 are based on pensionable pay with inflation added.

Pension is accrued at a rate of 1/49 of pensionable pay for each scheme year. Pension benefits can be accessed from age 55 but are reduced for retirements prior to 60th birthday. Pension benefits accrued before 1 April 2015 are protected and are based on final pay on retiring.

From 1 April 2009, a five tier contribution system was introduced with contributions from scheme members being based on how much pay falls into each tier. This is designed to give more equality between the cost and benefits of scheme membership. Table 3 below provides information on these tiered contribution rates.

Table 3: Contribution Rate

The tiers and members contributions rates for 2023/24 whole time pay	Contribution Rate 2023/24
On earnings up to and including £25,300	5.50%
On earnings above £25,001 and up to £31,000	7.25%
On earnings above £31,001 and up to £42,500	8.50%
On earnings above £42,501 and up to £56,600	9.50%
On earnings of £56,601 and above	12.00%

Remuneration Report

If a person works part-time their contribution rate is worked out on the whole-time pay rate for the job, with actual contributions paid on actual pay earned. There is no automatic entitlement to a lump sum. Members may opt to give up (commute) pension for lump sum up to the limit set by the Finance Act 2004. The accrual rate guarantees a pension based on 1/49th of pay from 1 April 2015. Prior to this the accrual rate guarantees a pension based on 1/60th of final pensionable salary and years of pensionable service.

Prior to 2009 the accrual rate guaranteed a pension based on 1/80th and a lump sum based on 3/80th of final pensionable salary and years of pensionable service.

The value of the accrued benefits has been calculated on the basis of the age at which the person will first become entitled to receive a pension on retirement without reduction on account of its payment at that age; without exercising any option to commute pension entitlement into a lump sum; and without any adjustment for the effects of future inflation. Retirement can be taken with receipt of benefits in full from the normal pension age. The normal pension age is 65 for any benefits built up before 1 April 2015. For pension build up from 1 April 2015, the Normal Pension Age is not fixed at age 65 but, instead, is the same as the State Pension Age (but with a minimum of age 65).

Pension Benefits of Senior Employees

Table 4: In-year contributions and accrued benefits

		In-Year Pension Contributions		Accrued Pension Benefits	
		For Year to 31 March 2024	For Year to 31 March 2023	As at 31 March 2024	Difference from 31 March 2023
Name	Position at 31/03/2024	£	£	£	£
Russell Hewton	Assessor & ERO	23,663	19,670	56,630	54,805
Darryl Rae	Depute Assessor & ERO	19,467	671	2,170	2,092

The pension figures shown relate to the benefits that the person has accrued as consequence of their total 'local government' service, and not just their current appointment.

The Local Government (Discretionary Payments and Injury Benefits) (Scotland) Regulations 1998 make provision for authorities to make discretionary payments to local government employees to pay compensation for premature retirement. There were no discretionary payments made to senior employees during the year.

Exit Packages

There were no exit packages during financial years 2023/24 and 2022/23.

Trade Union Facility Time

Facility Time generates benefits for employees, managers and the wider community from effective joint working between union representatives and employers.

Remuneration Report

Details of the Facility Time within the Board during the year to 31 March 2023 are shown in Table 5.

Table 5: Trade Union

Trade Union Officials	Trade Union Representatives
0	1
Percentage of Time Spent on Facility Time	
Percentage	Employees
<1%	1
Total cost of facility time	
£0	£2.4m
% of Pay Bill Spend on Facility Time	
£0	Paid TU Activities
	£0

Councillor Vaughan Moody
Convenor of the Board
Date: 28 November 2025

Russell Hewton
Assessor and Electoral Registration Officer
Date: 28 November 2025

Statement of Responsibilities

The Boards Responsibilities:

The Board is required to:

- make arrangements for the proper administration of its financial affairs and to secure that the proper officer of the Board has responsibility for the administration of those affairs. In this Board, that officer is the Treasurer;
- manage its affairs to secure economic, efficient and effective use of resources and safeguard its assets;
- ensure the Annual Accounts are prepared in accordance with legislation (The Local Authority Accounts (Scotland) Regulations 2014), and is compatible with that legislation, in accordance with proper accounting practices (section 12 of the Local Government in Scotland Act 2003); and
- approve the Annual Accounts for signature.

Signed on behalf of Dunbartonshire and Argyll & Bute Valuation Joint Board.

Councillor Vaughan Moody
Convenor of the Board
Date: 28 November 2025

The Treasurer's Responsibilities:

The Treasurer is responsible for the preparation of the Board's Annual Accounts in accordance with proper practices as required by legislation and as set out in the CIPFA/LASAAC Code of Practice on Local Authority Accounting in the United Kingdom (the Accounting Code).

In preparing the Annual Accounts, the Treasurer has:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that were reasonable and prudent;
- complied with legislation; and
- complied with the Code of Practice on Local Authority Accounting in the United Kingdom.

The Treasurer has also:

- kept adequate accounting records which were up to date; and
- taken reasonable steps for the prevention and detection of fraud and other irregularities.

I certify that the Financial Statements give a true and fair view of the financial position of the Board at the reporting date and the transactions of the Board for the year ended 31 March 2024.

Laurence Slavin
Treasurer
Date: 28 November 2025

Annual Governance Statement

The Annual Governance Statement is included within the Annual Accounts to assure stakeholders on how the Board directs and controls its functions and how it relates to communities which will enhance transparency and scrutiny of the Board's activities.

Scope of Responsibility

The Board is responsible for ensuring that its business is conducted in accordance with the law and proper standards, and that public money is safeguarded and properly accounted for, and used economically, efficiently and effectively. The Board also has a duty to make arrangements to secure continuous improvement in the way its functions are carried out.

In discharging this overall responsibility, elected members and senior officers are responsible for implementing effective arrangements for governing the Board's affairs and facilitating the effective exercise of its functions, which includes arrangements for the management of risk.

Governance Framework

The Board has approved and adopted a Code of Corporate Governance (the Code), a Code of Good Governance and also relies on the governance arrangements of West Dunbartonshire Council which are consistent with the principles of the Chartered Institute of Public Finance and Accountancy (CIPFA) and the Society of Local Authority Chief Executives (SOLACE) Framework.

The above code explains how the Board aims to deliver good governance and reviews the effectiveness of these arrangements on an annual basis.

Delivering Good Governance in Local Government Framework, published by CIPFA in association with Solace in 2007 and updated in 2016, sets the standard for local authority governance in the UK and applies to annual governance statements prepared for the financial year 2016/17 onwards.

While the Delivering Good Governance in Local Government Framework is written in a local authority context, most of the principles are applicable to the Board, and on the recommendation of our external auditors, the Board has adopted this process as part of its overall approach to governance.

In accordance with a Code of Good Governance which was approved by the Board in March 2018, a self-assessment against the above CIPFA framework is completed annually and an Action Plan agreed. The Management Team regularly monitor progress against the actions in the Action Plan. The Local Code of Good Governance and the Action Plan can be found on the Board's website at: <https://www.saa.gov.uk/dab-vjb/best-value/>

The Board has also put in place a system of internal financial control designed to manage risk to a reasonable level. Internal controls cannot eliminate risk of failure to achieve statutory duties, policies, aims and objectives and can therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal financial control is based on an ongoing process designed to identify and prioritise the risks to the achievement of the Board's policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically.

The governance framework comprises the systems and processes, and culture and values, by which the Board is directed and controlled. It also describes the way it engages with, and accounts to, its stakeholders.

Annual Governance Statement

Within the overall control arrangements the system of internal control is intended to ensure that assets are safeguarded, transactions are authorised and properly recorded, and material errors or irregularities are either prevented or would be detected within a timely period. It is based on a framework of regular management information, financial regulations, administrative procedures and management supervision.

The overall control arrangements include:

- comprehensive budgeting systems;
- regular reviews of periodic and annual financial reports which indicate financial performance against the forecasts;
- setting targets to measure financial and other performance;
- clearly defined capital expenditure guidelines;
- arrangements supported by a range of policies and guidelines in compliance with the CIPFA Code of Practice on Managing the Risk of Fraud and Corruption; and
- an effective Internal Audit service.

The Board's internal audit service is provided by West Dunbartonshire Council and operates in accordance with the Public Sector Internal Audit Standards. West Dunbartonshire Council conforms to the requirements of the CIPFA Statement on the Role of the Head of Internal Audit (2019).

Review of Effectiveness

The Board has a responsibility for ensuring the continuing effectiveness of its governance framework and its system of internal financial control. The Shared Services Manager Audit & Fraud produces an annual audit plan based on a risk assessment of the Council's and the Board's systems and processes. The audit plan is approved by the Audit Committee of the Council. This Committee meets regularly and receives reports from the Shared Services Manager Audit & Fraud. The Board's external auditors also attend. The Shared Services Manager Audit & Fraud produces an annual report on the work carried out by Internal Audit during the year. This report contains a view on the effectiveness of the system of internal financial control.

The Internal Audit service operates in accordance with Public Sector Internal Audit Standards (PSIAS). The Shared Services Manager Audit & Fraud meets regularly with chief internal auditors of other authorities and staff within the Internal Audit Service are appropriately trained.

Our review of the effectiveness of the system of internal financial control is informed by:

- the work of managers within both the Board and West Dunbartonshire Council who have responsibility for the development and maintenance of the financial control framework;
- the work undertaken by West Dunbartonshire Council's Internal Auditors during the year to 31 March 2024;
- the assessment of risk completed during reviews of the strategic audit plan;
- reports issued by the Board's External Auditors and other review bodies; and
- knowledge of the Board's governance, risk management and performance monitoring arrangements.

Through West Dunbartonshire Council, the Board's financial management arrangements conform with the governance requirements of the CIPFA Statement on The Role of Chief Financial Officer in Local Government 2010.

Annual Governance Statement

We are satisfied that the Board has in place a sound system of internal financial control and that appropriate mechanisms are in place to identify any areas of weakness and to take appropriate action. This is corroborated by an Annual Assurance Statement prepared by the Shared Services Manager Audit & Fraud, stating that reasonable assurance can be placed upon the adequacy and effectiveness of the Board's internal control system in the year to 31 March 2024.

Annual Performance

Examples of developments which have led to significant improvement in arrangements for control, governance or risk management within the Board during 2023/24 include:

- Following an internal audit report, new procedures were put in place for the review, and regular reporting of actions in relation to the Boards Workforce Planning arrangements.
- A comprehensive review was undertaken of the Boards Reporting Strategy, to ensure Management Statistics are able to be used to identify backlogs or issues at an earlier stage.
- Development of a system to manage new Non-Domestic proposals, with visual display of the status of each, assisting staff in managing these in accordance with legislation.
- A review of the 2022 annual electoral canvass resulted in improvements to the procedures adopted for 2023.
- Rolled out procedures to accommodate changes to Online Absent Votes from October 2023
- Rolled out procedures to accommodate changes to Overseas Electors from Jan 2024
- Undertook UK Boundary Review and polling district / place reviews, implementing these ahead of publication of the annual publication of registers.
- Undertook a restructure of the Valuation Teams splitting the Clydebank section into two teams with the introduction of a new Divisional Assessor post.
- Marked 5 posts for deletion to release ongoing funding for the replacement of the Assessors IT system (integral to valuation functions for Council Tax and NDR).
- Undertook market research and commenced the procurement process for a replacement Assessors system
- Assisted in the transfer of over 120 Council Tax appeals and 1200 NDR legacy 2017 appeals from the Valuation Appeal Committee to the First-tier Tribunal of the Local Taxation Chamber
- Commenced disposal of transferred CT appeals and presented cases to the First-tier Tribunal at online hearings under the new rules and procedures.
- Commenced disposal of transferred NDR appeals and presented cases to the First-tier Tribunal at online hearings under the new rules and procedures.
- Established a remit and reintroduced formal meetings of the Valuation Working Group
- Created an NDR proposal disposal programme for Reval 2023
- Commenced consideration of 2023 Revaluation proposals initially for completeness and thereafter merits
- Introduced templates for NDR proposal Written Statements and Decision Notices following NDR appeal reform
- Commenced the 2022/23 annual Self Catering Audit
- Created a project team to consider a number of identified backlog sold house surveys
- Brought forward changes to instructions and processes around the sold house process to ensure backlogs would not be repeated

Annual Governance Statement

- Recognised the extensive loss of experience within in the valuation teams over a short period and took steps to develop the new teams, establishing formal training sessions with the use of our new conferencing facilities across office locations
- Published 2023's Public Sector Equality Duty report
- Completed a Progress Update Review for submission to the Keeper
- Introduced regular Record Management days across both office locations to ensure full adherence with our business classification and retention schemes
- Concluded Print and Mail Services Contract
- Established a Long Term workforce plan
- Carried out our annual good governance self-assessment
- Provided training on the functions and duties of the Assessor and ERO to Board members
- Reviewed a number of process instructions, combining these in to single instructions across our organisation.

The following areas were identified by the Assessor & ERO for further improvements in 2024/25:

- Continued work on the project to standardise process instructions across offices.
- Identify gaps in process instruction provision, and fill those gaps.
- Refine the system of issuing Assessor Information Notices and Civil Penalty Notices.
- Further expansion of Non-Domestic Valuations available for public view on the Scottish Assessors Portal.
- Review Electoral Participation Strategy in advance of the expected UK Parliamentary General Election (UKPGE).
- Forward plan for the UKPGE, putting in place a project plan, and risk register.
- Consider reporting requirements for the new Non-Domestic Proposals and Appeals system.
- Set up a system to ensure induction training is being completed.
- Continued focus will be given to implementing our Records Management plan, with particular focus on compliance with retention policies.

Assurance

On the basis of the assurance provided, we consider the governance and internal control environment operating during 2023/24 to provide reasonable and objective assurance that any significant risks impacting on the achievement of our principal objectives will be identified and actions taken to avoid or mitigate their impact. Systems are in place to continually review and improve the governance and internal control environment and action plans are in place to address identified areas for improvement.

Councillor Vaughan Moody
Convenor of the Board

Date: 28 November 2025

Russell Hewton
Assessor & Electoral Registration
Officer

Date: 28 November 2025

Laurence Slavin
Treasurer

Date: 28 November 2025

Introduction to Annual Accounts

The Annual Accounts comprise the following primary statements:

- Comprehensive Income and Expenditure Statement;
- Movement in Reserves Statement;
- Balance Sheet;
- Cashflow Statement; and
- Summary of significant accounting policies and other explanatory notes.

Comprehensive Income and Expenditure Statement

This statement shows the accounting cost in the year of providing services in accordance with generally accepted accounting practices, rather than the amount to be funded from constituent authority contributions.

Movement in Reserves Statement

This statement shows the movement in the year on the different reserves held by the Board, analysed into 'usable reserves' (i.e. those that can be applied to fund expenditure) and other reserves. The surplus or (deficit) on the provision of services line shows the true economic cost of providing the Board's services, more details of which are shown in the comprehensive income and expenditure statement. The net increase/decrease before transfer to earmarked reserves line shows the statutory general fund balance before any discretionary transfers to or from earmarked reserves undertaken by the Board.

Balance Sheet

The balance sheet shows the value as at the balance sheet date of the assets and liabilities recognised by the Board. The net assets of the Board (assets less liabilities) are matched by the reserves held by the Board. Reserves are reported in two categories. The first of the category of reserves are usable reserves, i.e. those reserves that the Board may use to provide services, subject to any statutory limitations on their use (for example the capital receipts reserve that may only be used to fund capital expenditure). The second category of reserves is those that the Board is not able to use to provide services. This category of reserves includes reserves that hold unrealised gains and losses (for example the revaluation reserve), where accounts would only become available to provide services if the assets are sold; and reserves that hold timing differences shown in the movement in reserves statement line 'adjustments between accounting basis and funding basis under regulations'.

Cash Flow Statement

The cash flow statement shows the changes in cash and cash equivalents of the Board during the reporting period. The statement shows how the Board generates and uses cash and cash equivalents by classifying cash flows as operating, investing and financing activities. The amount of net cash flows arising from operating activities is a key indicator of the extent to which the operations of the authority are funded by way of taxation and grant income or from the recipients of services provided by the authority. Investing activities represent the extent to which cash outflows have been made for resources which are intended to contribute to the Board's future service delivery. Cash flows arising from financing activities are useful in predicting claims on future cash flows by providers of capital (i.e. borrowing) to the Board.

Comprehensive Income and Expenditure Statement

2022/23 Net Expenditure £000	Notes	2023/24 Net Expenditure £000
Income		
(12) Customer Receipts		(9)
Expenditure		
2,705 Employee Costs	1	2,452
126 Property Costs		126
23 Transport Costs		41
272 Supplies & Services		315
41 Payment to Other Bodies		0
123 Support Services		123
14 Depreciation, Amortisation & Impairment	1/6	274
3,292 Net Cost of Service		3,322
(2,792) Revenue Contributions	14	(2,793)
(20) Government Grants	5	(48)
(12) Capital Contributions	14	(8)
(2,824) Other Operating Income		(2,849)
468 Net Operating Expenditure		473
(7) Interest Receivable		(11)
(8) Net Interest on the net defined benefit liability/ (asset)	10	7
(15) Finance and Investment Income and Expenditure		(4)
453 (Surplus)/Deficit on provision of services		469
Remeasurement of the net defined benefit 288 liability/(asset)	10	3
(Surplus)/Deficit arising from revaluation of property, 0 plant and equipment		28
288 Other Comprehensive (Income) & Expenditure		31
741 Total Comprehensive (Income) & Expenditure		500

Movement in Reserves Statement

	Usable Reserves		Unusable Reserves				Total Reserves
	Fund Balance £000	Capital Requisition Unapplied Account £000	Capital Adjustment Account £000	Revaluation Reserve £000	Pension Reserve £000	Employers Statutory Mitigation Account £000	
2023/24							
Balance at 31 March 2023 Carried Forward	831	59	594	74	(170)	(19)	1,369
<u>Movement in Reserve 2023/24</u>							
Surplus or (Deficit) on provision of services	(469)	0	0	0	0	0	(469)
Other Comprehensive Income and Expenditure	0	0	0	(28)	(3)	0	(31)
Total Comprehensive Income & Expenditure	(469)	0	0	(28)	(3)	0	(500)
<u>Adjustments between accounting basis & funding basis</u>							
Depreciation	274	0	(274)	0	0	0	0
Pension Scheme Adjustment	2	0	0	0	(2)	0	0
Net Transfer to or from earmarked reserves required by legislation	4	0	0	0	0	(4)	0
Capital requisitions applied to fund capital expenditure	(8)	8	0	0	0	0	0
Capital requisitions unapplied adjustment between accounting basis and funding basis under regulations	0	(22)	22	0	0	0	0
Total Statutory Adjustments	272	(14)	(252)	0	(2)	(4)	0
Increase/Decrease in Year	(197)	(14)	(252)	(28)	(5)	(4)	(500)
Balance at 31 March 2024	634	45	342	46	(175)	(23)	869
Total Usable		679		Total Unusable		190	

Movement in Reserves Statement

	Usable Reserves		Unusable Reserves				Total Reserves
	Fund Balance £000	Capital Requisition Unapplied Account £000	Capital Adjustment Account £000	Revaluation Reserve £000	Pension Reserve £000	Employers Statutory Mitigation Account £000	
2022/23							
Balance at 31 March 2022 Carried Forward	902	55	600	74	507	(28)	2,110
<u>Movement in Reserve 2022/23</u>							
Surplus or (Deficit) on provision of services	(453)	0	0	0	0	0	(453)
Other Comprehensive Income and Expenditure	0	0	0	0	(288)	0	(288)
Total Comprehensive Income & Expenditure	(453)	0	0	0	(288)	0	(741)
<u>Adjustments between accounting basis & funding basis</u>							
Depreciation	14	0	(14)	0	0	0	0
Pension Scheme Adjustment	389	0	0	0	(389)	0	0
Net Transfer to or from earmarked reserves required by legislation	(9)	0	0	0	0	9	0
Capital requisitions applied to fund capital expenditure	(12)	12	0	0	0	0	0
Capital requisitions unapplied adjustment between accounting basis and funding basis under regulations	0	(8)	8	0	0	0	0
Total Statutory Adjustments	382	4	(6)	0	(389)	9	0
Increase/Decrease in Year	(71)	4	(6)	0	(677)	9	(741)
Balance at 31 March 2023	831	59	594	74	(170)	(19)	1,369
Total Usable		890		Total Unusable	479		

Balance Sheet as at 31 March 2024

31 March 2023 £000	Note	31 March 2024 £000
668 Property, Plant and Equipment	6	388
668 Long Term Assets		388
972 Short Term Debtors	7	670
972 Current Assets		670
(101) Short Term Creditors	8	(14)
(101) Current Liabilities		(14)
(170) Net Pensions Asset/(Liability)	10	(175)
(170) Long Term Assets/(Liabilities)		(175)
1,369 Net Assets/(Liabilities)		869
Represented by:		
890 Usable Reserves	MIR/2	679
479 Unusable Reserves	MIR/3	190
1,369 Total Reserves		869

The Financial Statements were issued on 21 June 2024 and the audited accounts were authorised for issue on 28 November 2025.

Laurence Slavin
Treasurer
28 November 2025

Cash Flow Statement

2022/23 £000	2023/24 £000
Operating Activities	
(2,812) Revenue contributions and grants	(2,841)
(7) Interest Received	(11)
(12) Sale of Goods and Rendering of Services	(9)
(2,831) Cash Inflows from Operating Activities	(2,861)
2,309 Cash paid to and on behalf of employees	2,444
527 Other payments for operating activities	403
2,836 Cash Outflows from Operating Activities	2,847
5 Net Cash Flows from Operating Activities	(14)
Investing Activities	
8 Purchase of Assets	22
(13) Other receipts from investing activities	(8)
(5) Net Cash flows from Investing Activities	14
0 Net (Increase)/Decrease in Cash and Cash Equivalents	0

Notes to the Annual Accounts

Note 1 : Expenditure and Funding Analysis

The analysis of income and expenditure on the face of the comprehensive income and expenditure statement is that specified by the Service Reporting Code of Practice. However decisions about resource allocation are taken by the Board on the basis of reports that are prepared on a different basis from the accounting policies used in the financial statements. In particular:

- No charges are made in relation to capital expenditure (whereas depreciation, revaluation and impairment losses in excess of the balance on the revaluation reserve and amortizations are charged to the Board in the comprehensive income and expenditure statement; and
- The cost of retirement benefits is based on cash flows (payments of employer's pension contributions) rather than current service cost of benefits accrued in year.

The difference between the employee costs figure and the figure reported in the comprehensive income and expenditure statement is due to the accounting adjustments for pensions and holiday pay accrual (other adjustments) as detailed in the table below. These costs are year-end adjustments that are offset by corresponding transfers to the Balance Sheet and the Movement in Reserves Statement.

2023/24	Net Expenditure chargeable to the Board £000	Adjustments for pensions £000	Adjustments for capital £000	Other adjustments £000	Net Expenditure in the Comprehensive Income & Expenditure Statement £000
Employee Costs	2,453	(5)	-	4	2,452
Property Costs	126	-	-	-	126
Supplies & Services	315	-	-	-	315
Support Costs	123	-	-	-	123
Transport Costs	41	-	-	-	41
Payments to other bodies	-	-	-	-	-
Capital Charges	-	-	274	-	274
Other Income	(9)	-	-	-	(9)
Cost of Services	3,049	(5)	274	4	3,322
Other income and expenditure	(2,852)	7	(8)	-	(2,853)
(Surplus) or Deficit on the provision of services	197	2	266	4	469

Notes to the Annual Accounts

2022/23	Net Expenditure chargeable to the Board £000	Adjustments for pensions £000	Adjustments for capital £000	Other adjustments £000	Net Expenditure in the Comprehensive Income & Expenditure Statement £000
Employee Costs	2,317	397	-	(9)	2,705
Property Costs	126	-	-	-	126
Supplies & Services	272	-	-	-	272
Support Costs	123	-	-	-	123
Transport Costs	23	-	-	-	23
Payments to other bodies	41	-	-	-	41
Capital Charges	-	-	14	-	14
Other Income	(12)	-	-	-	(32)
Cost of Services	2,890	397	14	(9)	3,272
Other income and expenditure	(2,819)	(8)	(12)	0	(2,819)
(Surplus) or Deficit on the provision of services	71	389	2	(9)	453

Note 2 : Balances & Reserves

At their Board meeting on the 16 November 2012, the Board approved a Balance and Reserves Policy. The table below details the movement on revenue reserves this year.

	2023/24 £000
Opening Balance at 1 April 2023	831
Revenue Gains/(Losses) on the fund	(197)
Closing Balance at 31 March 2024	634
Earmarked Balances:	
2024/25 Budget	(477)
Scottish Parliamentary Election c/fwd funding	(8)
Total Earmarked Balance	(485)
Total General Reserves (inc £0.100m Prudential Reserve)	149

Notes to the Annual Accounts

Note 3 : Unusable Reserves

2022/23	2023/24
£000	£000
594 Capital Adjustment Account	342
74 Revaluation Reserve	46
(170) Pension Reserve	(175)
(19) Employee Statutory Mitigation Account	(23)
479 Total Unusable Reserves	190

Capital Adjustment Account

The capital adjustment account absorbs the timing difference arising from the different arrangements for accounting for the consumption of non-current assets and for financing the acquisition, construction or enhancement of those assets under statutory provisions. The account is debited with the cost of acquisition, construction or enhancement as depreciation/impairment losses and amortisations are charged to the comprehensive income and expenditure statement (with reconciling postings to the revaluation reserve to convert fair value figures to a historical cost basis). The account is credited with the amounts set aside by the Board as finance for the costs of acquisition, construction and enhancement.

The account contains revaluation gains accumulated on property, plant and equipment before 1 April 2007, the date that the revaluation reserve was created to hold such gains. The movement in reserve statement provides detail of the source of all the transactions posted to the account.

Revaluation Reserve

The revaluation reserve contains the gains made by the Board arising from increases in the value of its property, plant and equipment (and intangible assets). The balance is reduced when assets with accumulated gains are:

- re-valued downwards or impaired and the gains are lost;
- used in the provision of services and the gains are consumed through depreciation; or
- disposed of and the gains are realised.

The reserve contains only revaluation gains accumulated since 1 April 2007, the date that the reserve was created. Accumulated gains arising before that date are consolidated into the balance on the capital adjustment account.

Pension Reserve

The pension reserve absorbs the timing differences arising from the different arrangements for accounting for post-employment benefits and for funding benefits in accordance with statutory provisions. The Board accounts for post-employment benefits in the comprehensive income and expenditure as the benefits are earned by employees accruing years of service, updating the liabilities recognised to reflect inflation, changing assumptions and investment returns on any resources set aside to meet the costs.

Notes to the Annual Accounts

However statutory arrangements require benefits earned to be financed as the Board makes employer's contributions to pension funds or eventually pays any pension for which it is directly responsible.

Employee Statutory Mitigation Account

The employee statutory mitigation account absorbs the differences that would otherwise arise on the general fund balance from accruing for compensated absences earned but not taken in the year, e.g. annual leave entitlement carried forward at 31 March. Statutory arrangements require that the impact on the general fund balance is neutralised by transfers to or from this account.

Capital Requisition Unapplied Account

The capital requisition unapplied account represents capital contributions from the constituent authorities which have not yet been spent.

Note 4 : Capital Expenditure and Capital Financing

The total amount of capital expenditure incurred in the year is shown in the table below, together with the resources that have been used to finance it.

2022/23 £000	2023/24 £000
12 Contributions from Authorities	9
0 Capital Funding from Current Revenue (CFCR)	0
55 Unapplied Capital Contributions b/forward	59
67 Total Capital Resources	68
(1) Servers	0
(7) Scanners, Laptops and Monitors	(8)
0 Firewall & Routers	(4)
0 Flexi System	(7)
0 NDR reform costs	(4)
(8) Total Capital expenditure incurred during the year	(23)
59 Unapplied Capital contributions c/forward	45

Notes to the Annual Accounts

Note 5 : Government Grants

The Board credited the following grants within the Comprehensive Income and Expenditure Statement in 2023/24:

2022/23	2023/24
£000 Grant Income	£000
13 Scottish Parliamentary Election	26
7 Electoral Integrity Programme (New Burdens)	22
20 Total	48

Note 6 : Property, Plant and Equipment

	Land & Building £000	Plant & Equipment £000	Total £000
Movements in costs or values			
31 March 2022	643	190	833
Additions	0	8	8
31 March 2023	643	198	841
Additions	0	23	23
Revaluations	(291)	0	(291)
Adjustment to assets with a nil net book value	0	(127)	(127)
31 March 2024	352	94	446
Movements in depreciation and impairment			
31 March 2022	(5)	(154)	(159)
Depreciation charge	(4)	(10)	(14)
31 March 2023	(9)	(164)	(173)
Depreciation charge	(4)	(11)	(15)
Reversal of depreciation charge on revaluation	4	0	4
Adjustment to assets with a nil net book value	0	126	126
31 March 2024	(9)	(49)	(58)
Net Book Value			
At 31 March 2023	634	34	668
At 31 March 2024	343	45	388

Revaluations

The Board carries out a rolling programme that ensures that all property, plant and equipment required to be measured at current value is re-valued at least every five years. Valuations of land and buildings are carried out in accordance with the methodologies and bases for estimation set out in the professional standards of the Royal Institution of Chartered Surveyors.

Notes to the Annual Accounts

Note 7 : Debtors

2022/23	2023/24
£000	£000
1 Central Government Bodies	0
39 Other Entities and Individuals	1
932 Other Local Authorities	669
972 Total Debtors	670

Note 8 : Creditors

2022/23	2023/24
£000	£000
17 Central Government Bodies	3
75 Other Entities and Individuals	8
9 Other Local Authorities	3
101 Total Creditors	14

Note 9 : Operating Leases

Board as Lessor

The Board leases out property under operating leases to provide suitable accommodation to Alpha Pets.

The minimum lease payments in future years are:

31 March 2023	31 March 2024
£000	£000
2 Not later than one year	2
5 Later than one year and not later than five years	3
0 Later than five years	0

Board as Lessee

The Board has acquired a number of photocopiers, scanners and letter openers by entering into operating leases.

The minimum lease payments due under non-cancellable leases in future years are:

31 March 2023	31 March 2024
£000	£000
4 Not later than one year	4
2 Later than one year and not later than five years	1
0 Later than five years	0

Notes to the Annual Accounts

Note 10 : Defined Benefit Pension Schemes

As part of the terms and conditions of employment of its officers, the Board makes contributions towards the cost of post-employment benefits. Although these benefits will not actually be payable until employees retire, the Board has a commitment to make the payments that needs to be disclosed at the time that employees earn their future entitlement.

The Board participates in the Strathclyde Local Government Pension Scheme, which is a defined benefit statutory scheme, operated as Strathclyde Pension Fund, and administered by Glasgow City Council in accordance with the Strathclyde Local Government Pension Scheme (Scotland) Regulations 1998.

This is a funded scheme, meaning that the Board and employees pay contributions into a fund, calculated at a level intended to balance the pensions' liabilities with investment assets.

The employers' contribution rate is set by the Fund actuaries following valuation. The employer contribution rate for 2023/24 is set at 23.3% (2022/23 23.3%). In 2023/24, the Board paid an employer's contribution of £0.353m (2022/23 £0.332m).

In addition, the Board is responsible for all pension payments relating to added years' benefits which it has awarded together with the related increases. Strain on the Fund costs are charged in year for any early retirals. There was no Severance or Strain on the Fund Payments during financial year 2023/24 (2022/23 £0).

The Board fully complies with the international accounting standard (IAS 19) concerning the disclosure of information on pension.

IAS 19 states that although the pension benefits will not be payable until the employee retires; the Board has a commitment to make these payments and must disclose the cost of this in its accounts at the time employees earn their future entitlements.

The Board recognised the cost of retirement benefits in the reported cost of services when they are earned by employees, rather than when the benefits are eventually paid as pensions.

However the charge that the Board is required to make against its budget is based on the cash payable in the year, so the real cost of post-employment/retirement benefits is reversed out of the general fund via the movement in reserve statement. The following transactions have been made in the comprehensive income and expenditure statement and the general fund balance via the movement in reserves statement during the year.

Notes to the Annual Accounts

2022/23 £000	2023/24 £000
Net cost of services	
739 Current service cost	358
0 Past service costs (including curtailments)	0
739	358
Financing and investment income and expenditure	
(8) Net interest	7
731 Total post-employment benefit charged to the Surplus or Deficit on the provision of Service	365
1,174 Expected return on assets	(1,338)
(603) Actuarial gains and losses arising from changes in demographic assumptions	0
(8,915) Actuarial gains and losses arising from changes in financial assumptions	(692)
877 Actuarial gains and losses arising from experience assumptions	538
7,755 Changes in the effect of the asset ceiling	1,495
288 Total remeasurements recognised in Other Comprehensive Income (OCI)	3
Movement in Reserves Statement	
(731) Reversal of net charges made to surplus or deficit for post-employment benefits	(365)
Actual amount charged against the General Fund Balance in the year -	
342 employer contributions payable to scheme	363
Reversal of gross charges made to surplus or deficit for post employment benefits	(2)

The underlying assets and liabilities for retirement benefits attributable to the Board as at 31 March 2024 are as follows:

2022/23 £000	2023/24 £000
26,381 Fair Value of plan assets	28,507
(18,551) Present Value of defined benefit Obligations	(18,889)
7,830 Net (liabilities)/assets in the Strathclyde Pension Fund	9,618
(7,830) Restriction to asset ceiling	(9,618)
(170) Present Value of Unfunded Liabilities	(175)
(170) Net Pension Asset/(Liability)	(175)

The total contributions expected to be made by the Board to the Strathclyde Pension Fund in the forthcoming year to 31 March 2025 is £0.114m.

The actual return on assets is based on long term future investment return for each asset class as at the beginning of the period. The actual rate of returns is 9.9% as at 31/03/24, this is an increase from (1.6%) as at 31/03/23.

Notes to the Annual Accounts

Reconciliation of Asset Ceiling:

2022/23	2023/24
£'000	£'000
Effect of asset ceiling at 1 April	(7,755)
Interest on the effect of the asset ceiling	(368)
(7,755) Change in the effect of the asset ceiling	(1,495)
(7,755) Effect of asset ceiling at 31 March	(9,618)

Liabilities are valued on an actuarial basis using the projected unit method which assesses the future liabilities of the fund discounted to their present value. The rate used to value liabilities is the basis of long dated high quality corporate bonds.

The movement during the year on the defined obligation is noted as:

2022/23	2023/24
£000	£000
26,892 Opening balance	18,721
739 Current service cost	358
0 Past service cost (including curtailments)	0
729 Interest cost	880
105 Contributions by Members	113
(8,915) Actuarial gains/losses in financial assumptions	(692)
382 Other Experience	538
(10) Estimated unfunded benefits paid	(10)
(598) Estimated benefits paid	(844)
(603) Changes in demographic assumptions	0
18,721 Closing Balance as at 31 March	19,064

Notes to the Annual Accounts

The movement during the year regarding the fair value of the employer's assets is noted as:

2022/23	2023/24
£000	£000
27,399 Opening balance	26,306
(1,174) Expected return on assets	1,338
0 Actuarial gains/ losses - other experience	0
737 Interest Income	1,241
105 Contributions by Members	113
332 Contributions by employer	353
10 Contributions in respect of unfunded benefits	10
(495) Other experience	0
(10) Estimated unfunded benefits paid	(10)
(598) Estimated benefit paid	(844)
26,306 Closing Balance as at 31 March	28,507

* Other adjustment represents the Board's share of the net audit adjustments made to the Strathclyde Pension Fund assets.

The Board's share of the pension funds asset at 31 March 2024 comprised:

2022/23				2023/24			
Quoted prices in Active Markets	Prices not quoted in Active Market	Total	Asset Category	Quoted prices in Active Markets	Prices not quoted in Active Market	Total	
£000	£000	£000		£000	£000	£000	
5,113	47	5,160	Equity Securities	5,758	6	5,764	
-	6,565	6,565	Private Equity	-	6,907	6,907	
-	2,169	2,169	Real Estate	-	2,241	2,241	
113	11,876	11,989	Investment funds and unit trusts	117	13,050	13,167	
364	135	499	Cash and Cash Equivalent	44	484	528	
5,590	20,792	26,382	Total	5,919	22,688	28,607	

Asset and Liability Matching Strategy (ALM)

The main fund (Fund 1) of Strathclyde Pension Fund does not have an ALM as this is used mainly by mature funds. The Fund does match, to the extent possible, the types of assets invested to the liabilities in the defined benefit obligation. As is required by the pensions and investment regulations, the suitability of various types of investment has been considered, as has the need to diversify investments to reduce the risk of being invested in too narrow a range. The Fund invests in equities, bonds, properties and in cash.

Notes to the Annual Accounts

The principal actuarial assumptions used at the balance sheet date are as follows:

31 March 2023	31 March 2024
-1.60% Actual rate of return	9.90%
2.95% Inflation/Pension increase Rate	2.80%
3.65% Salary Increase Rate	3.50%
4.75% Discount Rate	4.80%

Mortality

Life expectancy is based on the Fund's VitaCurves with improvements in line with the CMI 2021 model, with a 0% weighting of 2021 (and 2020) data, standard smoothing (Sk7), initial adjustment of 0.25% and a long term rate of improvement of 1.5% p.a. Based on these assumptions, the average future life expectancies at age 65 are summarised below:

	Males	Females
Current Pensioners	21.0 years	22.7 years
Future Pensioners	21.6 years	24.4 years

Sensitivity Analysis

The estimation of defined benefit obligation is sensitive to the actuarial assumptions. The sensitivities regarding the principal assumptions used to measure the schemes liabilities are set out below:

	Approximate % increase to Employer Liability	Approximate monetary amount £000
Rate for discounting fund liabilities (0.1% decrease)	2.00%	336
1 year increase in member life expectancy	4.00%	763
Rate of salary increase (0.1% increase)	0.00%	24
Rate of pension increase (0.1% increase)	2.00%	318

Impact of Virgin Media Judgement

In June 2023, the High Court ruled in the Virgin Media Limited v NTL Pension Trustees II Limited (and others) case regarding the validity of amendments to post 6 April 1997 benefits in formerly contracted-out defined benefit pension schemes. In a judgement delivered on 25 July 2024, the Court of Appeal unanimously upheld the decision of the High Court. This ruling may have a potential future impact on the Local Government Pension Scheme benefits as the Local Government Pension scheme has made amendments since 1997 and these amendments did impact member benefits. No adjustments have been made to the financial statements, as it is not clear if the specific circumstances of the Council's LGPS are relevant and if the Pension Fund obtained the necessary documentation to support amendments at the time. Should this be the case, the impact of the ruling has not yet been determined and would require significant investigation to quantify any potential impact on the Council's liabilities, and so is not quantifiable at this stage.

Notes to the Annual Accounts

Note 11 : External Audit Costs

In 2023/24 the Board incurred the following fees relating to external audit in respect of external audit services undertaken in accordance with the Code of Audit Practice:

2022/23	2023/24
£000	£000
8 Fees payable for external audit services	9

Note 12 : Contingent Assets & Liabilities

The Board has not identified any Contingent Assets and Liabilities.

Note 13: Nature and Extent of Risks arising from Financial Instruments

As at 31 March 2024, the Board has debtors of £0.670m and creditors of £0.014m. There is no provision for bad debts. The transactions entered into do not give rise to any market or liquidity risk and credit risk is considered below.

Credit Risk

Credit risk arises from deposits with banks and financial institutions, as well as credit exposures to the Board's customers.

The Board's finances are controlled by West Dunbartonshire Council. This risk is minimized through the Council's Annual Treasury Strategy, which requires that deposits are not made with financial institutions unless they meet identified minimum credit criteria. The Annual Treasury Strategy also considers maximum amounts and time limits in respect of each financial institution.

Note 14 : Related Parties

Related parties are those bodies or individuals that have the potential to control or significantly influence the Board, or to be controlled or significantly influenced by the Board. The Board is required to disclose material transactions that have occurred with related parties and the amount of any material sums due to or from related parties. Related party relationships require to be disclosed where control exists, irrespective of whether there have been transaction between the related parties.

Disclosure of this information allows the readers to assess the extent to which the Board might have been constrained in its ability to operate independently or might have secured the ability to limit another party's ability to bargain freely with the Board.

Elected members and senior officers

Members of the Joint Board and senior officers have control over the Board's financial and operating policies. They have the responsibility to adhere to a Code of Conduct, requiring them to declare an interest in matters that directly or indirectly influence, or appear to influence, their judgement or decisions taken during the course of their work. The total senior officers' remuneration allowances paid in 2023/24 is shown in the Remuneration Report on page 21. There is no remuneration paid to elected members by the Board.

Notes to the Annual Accounts

The Board consisted of the following elected members at 31 March 2024:

ARGYLL & BUTE COUNCIL
Councillor Graham Archibald Hardie
Councillor Paul Donald Kennedy
Councillor Iain James MacQuire
Councillor Iain Shonny Paterson
Councillor Peter Wallace

EAST DUNBARTONSHIRE COUNCIL
Councillor Vaughan Moody (Convenor)
Councillor Stewart MacDonald
Councillor Jim Gibbons
Councillor Willie Paterson
Councillor Andrew Polson
Councillor Calum Smith

WEST DUNBARTONSHIRE COUNCIL
Councillor John Millar
Councillor Jonathan McColl
Councillor Lawrence O'Neill
Counillor Karen Conaghan
Councillor Grupreet Singh Johal

Elected member interests in related parties

Argyll & Bute Council and West Dunbartonshire Council's Register of Interest is available on their respective Council's websites. You can find this within each individual Councillor's details., this information can be found on the following web pages:

- Argyll & Bute Council

<https://www.argyll-bute.gov.uk/my-council/councillors-directory>

- West Dunbartonshire Council

<https://www.west-dunbarton.gov.uk/council/councillors-and-committees/councillor/>

Information on East Dunbartonshire Council's Register of Interest is available by contacting :

- East Dunbartonshire Council
Customer Services
0300 123 4510

Key Related Parties – Member Authorities

The member authorities of the Board are Argyll & Bute Council, East Dunbartonshire Council and West Dunbartonshire Council. They contributed a total requisition (including both revenue and capital contributions) in the following proportions to enable the Board to carry out its objectives:

2022/23		2023/24
£000		£000
1,253	Argyll & Bute Council	1,253
768	East Dunbartonshire Council	766
782	West Dunbartonshire Council	782
2,803	Total Contributions	2,801

Notes to the Annual Accounts

As approved by the Board on 3 March 2023, the relative allocation of the requisition across constituent authorities is adjusted each year in line with relative proportions of Grant Aided Expenditure as issued by the Scottish Government.

West Dunbartonshire Council is the lead authority of the Board, providing Treasurer and Clerking services, as well as support services, such as HR, Legal and Internal Audit. The Board has a Service Level Agreement with West Dunbartonshire Council and in 2023/24, the Board paid West Dunbartonshire Council £0.123m for support services (£0.123m in 2022/23).

West Dunbartonshire Council also acts as the banker for the Board and all incoming and outgoing transactions are made via the Council's bank accounts. As such, in 2023/24 West Dunbartonshire Council owed the Board £0.669m (£0.931m 2022/23).

There were no further material transactions between the Board and its member authorities.

- Other public bodies

Strathclyde Pension Fund is the principal administrators of the post-retirement funds held on behalf of the current and former employees of the Board. Information about transactions during the year and outstanding assets and liabilities in relation to the Board's pension fund can be found in Note 10: Retirement Benefits.

The Board received income from the UK Government Department of Levelling Up, Housing and Communities of £0.022m in relation to implementation of Voter Identification.

Note 15 : Assumptions made about the future

The Financial Statements contain estimated figures that are based on assumptions about the future or that are otherwise uncertain. Estimates are made taking into account historical experience, current trends and other relevant factors. However, because balances cannot be determined with certainty, actual results could be materially different from the assumptions and estimates. The items in the Board's balance sheet as at 31 March 2024, for which there is a significant risk of material adjustment in the forthcoming financial year are noted below. Examples are provided of each potential uncertainty and the effect it would have within the Financial Statements are also noted.

These examples provide an understanding of the significance of a small change in the estimation assumption:

Notes to the Annual Accounts

Estimation assumptions which impact within the next 12 months:

Item	Uncertainty	Potential Effect
Property, Plant and Equipment - Valuation	The Board's assets are valued on a rolling programme over a maximum of 5 years. The valuation assumptions are ascertained by the professional valuers used by West Dunbartonshire Council as lead authority. The Board's properties were revalued in 21/22 and are considered to be appropriate.	If the actual results differ from the assumptions, the value of the assets could be affected. The current value of the assets subject to revaluation over the rolling programme is £0.643m No revaluations were carried out during 23/24. The impact for each 1% change in these valuations would be £0.006m within the Balance Sheet, resulting in an increase or decrease to the Revaluation Reserve, or an impairment charge, but with no effect on the general reserves. Any change would also impact on the annual depreciation charge.
Property, Plant and Equipment - Depreciation / Useful Lives	Assets are depreciated over useful lives that are dependent on assumptions about the level of repairs and maintenance that will be incurred in relation to those assets. The useful lives assigned to assets is deemed to remain valid.	If the useful lives of assets were too high, it is estimated that the annual depreciation charge for buildings would increase by £0.004m for every year that useful lives had to be reduced, resulting in a further charge to that value through the comprehensive income and expenditure statement and the value of the assets held in the Board's Balance Sheet would also be reduced by the same value. Any change would not affect the reserves position of the Board.

Notes to the Annual Accounts

Estimate assumptions which impact longer term are shown within the table below:

Item	Uncertainty	Potential Effect
Pension Liability	Estimation of the net liability to pay pensions depends on a number of complex judgements relating to the discount rates used, the rate at which salaries are projected to increase by, changes in retirement ages, mortality rates and expected returns on pension assets held. This is further detailed within note 10 of the financial statements. A firm of consulting actuaries is engaged to provide the Board with expert advice about the assumptions applied.	The sensitivities regarding the principal assumptions used by the consulting actuaries to measure the scheme liabilities are set out below: - a 0.1% decrease in the real discount rate would result in a 2% increase (£0.336m) in the employer's obligation. - a one year increase in member life expectancy would result in a 4% increase (£0.763m) in the employer's obligation. - a 0.1% increase in the salary increase rate would result in a 0% increase (£0.024m) in the employer's obligation. - a 0.1% increase in the pension rate would result in a 2% increase (£0.318m) in the employer's obligation.

Note 16 : Accounting Standards Issued not Adopted

For 2023/24, the Code requires the disclosure of information relating to the expected impact of an accounting change that will be required by a new standard that has been issued but not yet adopted. This applies to the adoption of the following new or amended standards:

- IFRS 16 Leases issued in January 2016
- Classification of Liabilities as Current or Non-current (Amendments to IAS 1) issued in January 2020
- Lease Liability in a Sale and Leaseback (Amendments to IFRS 16) issued in September 2022
- Non-current Liabilities with Covenants (Amendments to IAS 1) issued in October 2022
- International Tax Reform: Pillar Two Model Rules (Amendments to IAS 12) issued in May 2023
- Supplier Finance Arrangements (Amendments to IAS 7 and IFRS 7) issued in May 2023

Overall, these new or amended standards are not expected to have a significant impact on the Annual Accounts in future years.

Notes to the Annual Accounts

Note 17 : Events after the Balance Sheet date

These are events, both favourable and unfavourable, that occur between the end of the reporting period and the date when the Statement of Accounts is authorized for issue. An adjustment is made to the financial statements where there is evidence that the event relates to the reporting period; otherwise the financial statements are not adjusted. Where the amount is material, a disclosure is made in the notes.

In May 2024, the current Depute Assessor and ERO tendered his resignation with effect from 1 September 2024. Approval to fill this vacancy was provided by the Board in June 2024. This change has no impact on the figures within the financial statements.

The Board commissioned a survey to check for the presence of Reinforced Autoclaved Aerated Concrete (RAAC) in its office building at 235 Dumbaarton Road, Clydebank G81 4XJ. A report was received by the Assessor on Monday 3 March 2025, advising of the presence of RAAC planks in the building. A revaluation of the building was undertaken in April 2025, with the reduction in value being reflected within the financial statements.

There have been no other material events after the balance sheet date which necessitate revision of figures in the financial statements or notes thereto including contingent assets or liabilities.

Notes to the Annual Accounts

Note 18 - Accounting Policies

A General Principles

The Annual Accounts summarise the Board's transactions for the 2023/24 financial year and its position at the year end of 31 March 2024. The Board is required to prepare Annual Accounts by the Local Authority Accounts (Scotland) Regulations 1985. Section 12 of the Local Government in Scotland Act 2003 requires they be prepared in accordance with proper accounting practices. These practices primarily comprise the Code of Practice on Local Authority Accounting in the United Kingdom 2023/24 ("the Code") and the Service Reporting Code of Practice, supported by International Financial Reporting Standards (IFRS).

The accounting convention adopted in the Annual Accounts is principally historic cost, modified by the revaluation of certain categories of Property, Plant and Equipment and financial instruments.

B Accruals of Income and Expenditure

Activity is accounted for in the year that it takes place, not simply when payment is made or received. In particular:

- Revenue from the provision of services is recognised when the Board can measure reliably the percentage of completion of the transaction and when it is probable that the economic benefits associated with the transaction will flow to the Board;
- Expenses in relation to services received are recorded as expenditure when the services are received, rather than when payment is made;
- Supplies are recorded as expenditure when they are consumed – where there is a gap between the date supplies are received and their consumption, they are carried as inventories on the Balance Sheet based upon materiality;

- Interest payable on borrowings and receivable on investments is accounted for on the basis of the effective interest rate for the relevant financial instrument, rather than on cash flows fixed or determined by the contract; and
- Where income and expenditure have been recognised but cash has not been received or paid, a debtor or creditor for the relevant amount is recorded in the Balance Sheet. Where there is evidence that debts are unlikely to be settled, the balance of debtors is written down and charged to revenue for the income that might not be collected.

C Changes in Accounting policies, Estimates and Errors

IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors requires disclosure of information on the expected impact of new accounting standards that have been issued but are not yet effective. These have been reviewed and are not deemed to be significant for the financial statements.

Changes in accounting policies are only made when required by proper accounting practices or the change provides more reliable or relevant information about the effect of transactions, events or conditions on the Board's financial position or performance. Where a change is made, it is applied retrospectively by adjusting opening balances and comparative figures, as if the new policy has always been applied.

Changes in accounting estimates are accounted for prospectively, i.e. in the current and future years only.

Material errors discovered in prior period figures are corrected retrospectively by amending opening balances and comparative figures.

Notes to the Annual Accounts

D Charges to Revenue for non-current assets

Services are debited with the following amounts to record the cost of using or holding fixed assets during the year:

- Depreciation, attributable to the assets used by the Board;
- Revaluation and impairment losses, where there is no accumulated gain in the Revaluation Reserve; and
- Amortisation of intangible fixed assets.

E Intangible assets

Expenditure on non-monetary assets that do not have physical substance but are controlled by the Board as a result of past events (e.g. computer software and/or software licences) is capitalised when it is expected that future economic or service benefits will flow from the asset to the Board.

Assets are measured originally at cost and only revalued where the current value of the asset can be determined by reference to an active market.

Where an intangible asset has a finite useful life, the depreciable amount of an intangible asset is depreciated over its useful life in the Comprehensive Income and Expenditure Statement. An asset is tested for impairment whenever there is an indication that the asset might be impaired any losses recognised are posted in the Comprehensive Income and Expenditure Statement.

Any gain or loss arising on the disposal or abandonment of an intangible asset is recognised in the Surplus or Deficit on the Provision of Services when the asset is derecognised.

Where expenditure qualifies as capital for statutory purposes, amortisation, impairment losses and disposal gains and losses are not permitted to have an impact on the Board's balance and are therefore reversed out in the Movement in

Reserves Statement and posted to the Capital Adjustment Account and the Capital Receipts Reserves.

F Property, Plant and Equipment

Assets that have physical substance and are held for the supply of goods and services, either directly or indirectly, and that are expected to be used during more than one financial year are classified as Property, Plant and Equipment.

Recognition

Expenditure on the acquisition, creation or enhancement of property, plant and equipment is capitalised on an accruals basis, provided that it is probable that the future economic benefits or service potential associated with the item will flow to the Board and the cost of the asset can be measured reliably. Expenditure that maintains, but does not add to the asset's potential to deliver future economic benefits or service potential, is charged as an expense when it is incurred.

Measurement

Initially measured at cost, comprising of:

- Purchase price;
- Any costs associated with bringing the asset to the location or condition necessary for it to be capable of operating in the manner intended by management; and
- The initial estimate of costs for dismantling and removing the item and restoring the site on which it is located to its original state.

Where property, plant or equipment are acquired in exchange for a non-monetary asset or assets, or a combination of monetary and non-monetary assets, the cost of the acquired item shall be measured at current value unless there is no economic substance to the exchange transaction, or the current value of neither the asset received nor the asset given up can be reliably measured. The acquired item is measured at current value even if the Board cannot immediately derecognise the asset given up. The acquired item is measured at the carrying amount of the asset given up if it is not measured at current value.

Notes to the Annual Accounts

Assets are then carried in the Balance Sheet using the following measurement bases:

- Other buildings – current value. Where there is no market based evidence of current value because of the specialised nature of the asset and the asset is rarely sold, depreciated replacement cost is used as an estimate of current value; and
- Plant and equipment and other non -property assets – current value. Where assets in this class have either short useful lives or low values (or both), depreciated historical cost is considered to be a proxy for current value where the useful life is a realistic reflection of the life of the asset and the depreciation method provides a realistic reflection of the consumption of the asset class.

Assets included in the Balance Sheet at current value are re-valued regularly to ensure their carrying amount is not materially different from the current value at the year end, as a minimum every 5 years.

Increases in valuations are matched by credits to the Revaluation Reserve to recognise unrealised gains.

Where decreases in value are identified, the revaluation loss is accounted for by:

- Balance of revaluation gains for the asset in Revaluation Reserve – the carrying amount of the asset is written down against that balance (up to the total gain); or
- No balance of revaluation gains for the asset in the Revaluation Reserve – the carrying amount is written down in the Comprehensive Income and Expenditure Statement.

The Revaluation Reserve contains revaluation gains recognised since 1 April 2007, the date of its formal implementation. Gains arising before that date have been consolidated into the Capital Adjustment Account.

Impairment

Assets are assessed at the end of each financial year for evidence in impairment or a reduction in value.

Where indications exist and any possible differences are estimated to be material, the recoverable amount on the asset is estimated and where this is less than the carrying amount of the asset, an impairment loss is recognised for the shortfall.

Where impairment losses are identified, they are accounted for by:

- Balance of revaluation gains for the asset in Revaluation Reserve – the carrying amount of the asset is written down against that balance (up to the total accumulated gains); or
- No balance of revaluation gains for the asset in the Revaluation Reserve – the carrying amount is written down in the Comprehensive Income and Expenditure Statement.

Where an impairment loss is reversed subsequently, the reversal is credited in the Comprehensive Income and Expenditure Statement, up to the amount of the original loss, adjusted for depreciation that would be charged if the loss had not been recognised.

Depreciation

Depreciation is provided on all property, plant and equipment over their useful economic lives, with an exception made for assets without a determinable finite useful life (i.e. non depreciating land).

The useful lives of assets, as estimated and advised by a suitably qualified officer, are as follows:

Asset Type	Estimated Useful Life	Method
Other Building*	20-60 years	Straight Line
Vehicles, Plant & Equipment	5-10 years	Straight Line
Intangibles	5-10 years	Straight Line

Notes to the Annual Accounts

* Including components such as structure, mechanical and electrical, etc.

Where an item of property, plant and equipment assets has major components whose cost is significant in relation to the total cost of the item, the components are depreciated separately.

Revaluation gains are also depreciated, with an amount equal to the difference between current depreciation charged on assets and the depreciation that would be chargeable based upon historic cost being transferred each year from the Revaluation Reserve to the Capital Adjustment Account.

G Employee Benefits

Benefits payable during employment

Short term employee benefits (i.e. fall due within 12 months of the year-end), such as wages and salaries, paid leave, paid sick leave, bonuses and non-monetary benefits for current employees are recognised as an expense in the year in which the employees render service to the Board.

An accrual is made against the services in the Surplus or Deficit on the Provision of Service for the costs of holiday entitlement and other forms of leave earned by the employee but not taken before the year end and which employees can carry forward into the next financial year.

Any accrual made in relation to holiday pay only, is required under statute to be reversed out of the General Fund balance by a credit to the Employee Statutory Mitigation Account in the Movement in Reserves Statement.

Termination Benefits

Termination benefits are amounts payable as a result of a decision made by the Board to terminate an officer's employment before the normal retirement date or an officer's decision to accept a voluntary termination package in exchange for those benefits. Termination benefits do not provide the Board with future economic benefits and consequently they are recognised on an accruals basis immediately in the Surplus or Deficit on the Provision of Services line in the

Comprehensive Income and Expenditure Statement when the authority is demonstrably committed to provision of the termination benefits.

Where termination benefits involve the enhancement of pensions, they are treated as pension costs for the purpose of the statutory transfer between the Pension Reserve and the General Fund of the amount by which the pension costs calculated in accordance with the Code are

different from the contributions due under the pension scheme regulations. In the Movement in Reserves Statement appropriations are required to and from the Pension Reserve to remove notional debits and credits for termination benefits related to pension's enhancements and replace them with the cost of the cash paid, including any amounts due and not paid at the year end.

Post-Employment Benefits

Employees of the Board are members of The Local Government Pensions Scheme, administered by Glasgow City Council.

The scheme provides defined benefits to members earned as employees of the Board. The Local Government scheme is accounted for as a defined benefits scheme:

- The liabilities of the pension fund attributable to the Board are included within the Balance Sheet on an actuarial basis using the projected unit method (i.e. an assessment of the future payments that will be made in relation to retirement benefits earned to date by employees, based upon assumptions about mortality rates, employee turnover rates and projection of earnings for current employees).
- Liabilities are discounted to their value at current prices using a discount rate of 4.75% (based upon the indicative return rate on long dated high quality corporate bonds);
- All assets are at bid value and are split into Quoted Prices in Active Markets and Prices not quoted in Active Markets, they are now shown in the notes in more detail; and

Notes to the Annual Accounts

- Split by Equity Securities, Debt Securities, Private Equity, Real Estate, Investment Funds, Derivatives, Cash.
- The change in the net pensions asset / liability is analysed into six components:
 1. Current service cost – the increase in liabilities as result of years of service earned this year - allocated in the Comprehensive Income and Expenditure Statement to the services for which the employee worked;
 2. Past service cost – the increase in liabilities arising from current year decisions whose effect relates to years of service earned in earlier years – debited to the Surplus or Deficit on the Provision of Services in the Comprehensive Income and Expenditure Statement;
 3. Net Interest expenses – the expected increase in the present value of liabilities during the year as they move one year closer, less the fair value of plan assets debited to the Financing and Investment Income and Expenditure line in the Comprehensive Income and Expenditure Statement;
 4. Gains/losses on settlements and curtailments – the result of actions to relieve the Board of liabilities or events that reduce the expected future service or accrual of benefits of employees – debited/credited to the Surplus or Deficit on the Provision of Services in the Comprehensive Income and Expenditure Statement; •
 5. Actuarial gains and losses – changes in the net pensions liability that arise because events have • not coincided with assumptions made at the last actuarial valuation or because the actuaries have • updated their assumptions – debited to the Pensions Reserve; and
 6. Contributions paid to the local government pension fund – cash paid as employer's contributions to the pension fund in settlement of liabilities; not accounted for as an expense.

In relation to retirement benefits, statutory

provisions require the Fund to be charged with the amount payable by the Board to the pension fund or directly to pensioners in the year, not the amount calculated in accordance to the relevant accounting standards. In the Movement in

Reserves Statement this means that there are appropriations to and from the Pension Reserve to remove any notional debits and credits for retirement benefits and replace them with the cash paid or payable at the year end, to the pension fund and pensioners.

Discretionary Benefits

The Board also has restricted powers to make discretionary awards of retirement benefits in the event of early retirements. Any liabilities estimated to arise as a result of an award to any member of staff are accrued in the year of the decision to make the award and accounted for using the same policies as are applied to the local government pension scheme.

H Events after the reporting period

Events after the reporting period are those events (both favourable and unfavourable) that occur between the end of the reporting period and the date when the Annual Accounts are authorised for issue. Two types have been identified:

Those that provide evidence of conditions that existed at the end of the reporting period – the Annual Accounts are adjusted to reflect this; and
Those that are indicative of conditions that arose after the reporting period – the Annual Accounts are not adjusted to reflect this.

However, if the event is material, a disclosure is made within the notes of the nature and financial effect.

Notes to the Annual Accounts

I Operating Leases

Board as Lessee

Rentals paid under operating leases are charged to the Comprehensive Income and Expenditure Statement as an expense. Charges are made on a straight line basis over the life of the lease, even if it does not match the pattern of payment.

Board as Lessor

Where the Board grants an operating lease over an asset, the asset is retained in the Balance Sheet. Rental income is credited to the Comprehensive Income and Expenditure Statement. Credits are made on a straight line basis over the life of the lease, even if it doesn't match the pattern of payment.

J Provisions

Provisions are made where an event has taken place that gives the Board an obligation, either legal or constructive, as a result of a past event that results in a probable outflow of resources and a reliable estimate can be made of the amount of that obligation.

Provisions are charged as an expense to the Comprehensive Income and Expenditure Statement in the year the Board becomes aware of the obligation and measured at the best estimate at the Balance Sheet date, taking account of relevant risks and uncertainties.

When payments are eventually made they are charged to the provision carried in the Balance Sheet. Estimated settlements are reviewed at the end of each financial year. Where it becomes less than probable that a transfer of economic benefits is now required; the provision is reversed and credited back to the relevant service.

K Contingent Liabilities

A contingent liability arises where an event has taken place that gives the Board a possible obligation whose existence will only be confirmed by the occurrence or otherwise of uncertain future events, not wholly within the control of the Board. Contingent liabilities also arise in circumstances where a provision would otherwise be made but

either it is not probable that an outflow of resources will be required or the amount of the obligation cannot be measured reliably.

Contingent liabilities are not recognised in the Balance Sheet but are disclosed as a note to the accounts, unless the possibility of an outflow of resources embodying economic benefits or service potential is remote.

L Contingent assets

A contingent asset arises where an event has taken place that gives the Board a possible asset whose existence will only be confirmed by the occurrence or otherwise of uncertain future events not wholly within the control of the Board.

Contingent assets are not recognised in the Balance Sheet but disclosed in a note to the accounts where it is probable that there will be an inflow of economic benefits.

M VAT

VAT payable is included as an expense only to the extent that it is not recoverable from HM Revenue and Customs. VAT receivable is excluded from income.

N Reserves

Reserves are created by appropriating amounts out of the General Reserve Balance in the Movement in Reserves Statement. When expenditure to be financed from a reserve is incurred, it is charged to the Surplus/Deficit on the Provision of Services in the Comprehensive Income and Expenditure Statement. The reserve is then appropriated back into the General Reserve Balance in the Movement in Reserves Statement so that there is no net charge against requisition income for the expenditure.

Certain reserves are kept to manage the accounting processes for non-current assets and retirement benefits and these reserves do not represent usable resources for the Board.

Notes to the Annual Accounts

Independent auditor's report to the members of Dunbartonshire and Argyll & Bute Valuation Joint Board and the Accounts Commission

Report on the audit of the financial statements

Opinion on the financial statements

We certify that we have audited the financial statements in the annual accounts of Dunbartonshire and Argyll & Bute Valuation Joint Board ("the Board") for the year ended 31 March 2024 under Part VII of the Local Government (Scotland) Act 1973. The financial statements comprise the Comprehensive Income and Expenditure Statement, the Movement in Reserves Statement, the Balance Sheet, the Cashflow Statement and notes to the financial statements, including material accounting policy information. The financial reporting framework that has been applied in their preparation is applicable law and UK adopted international accounting standards, as interpreted and adapted by the Code of Practice on Local Authority Accounting in the United Kingdom 2023/24 (the 2023/24 Code).

In our opinion the accompanying financial statements:

- give a true and fair view of the state of affairs of the Board as at 31 March 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with UK adopted international accounting standards, as interpreted and adapted by the 2023/24 Code; and
- have been prepared in accordance with the requirements of the Local Government (Scotland) Act 1973, The Local Authority Accounts (Scotland) Regulations 2014, and the Local Government in Scotland Act 2003.

Basis for opinion

We conducted our audit in accordance with applicable law and International Standards on Auditing (UK) (ISAs (UK)), as required by the Code of Audit Practice approved by the Accounts Commission for Scotland. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We were appointed by the Accounts Commission on 18 May 2022. Our period of appointment is five years, covering 2022/23 to 2026/27. We are independent of the Board in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. Non-audit services prohibited by the Ethical Standard were not provided to the Board. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern basis of accounting

We have concluded that the use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Notes to the Annual Accounts

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Board's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from when the financial statements are authorised for issue. These conclusions are not intended to, nor do they, provide assurance on the Board's current or future financial sustainability. However, we report on the Board's arrangements for financial sustainability in a separate Annual Audit Report available from the [Audit Scotland website](#).

Risks of material misstatement

We report in our Annual Audit Report the most significant assessed risks of material misstatement that we identified and our judgements thereon.

Responsibilities of the Treasurer and the Board for the financial statements

As explained more fully in the Statement of Responsibilities, the Treasurer is responsible for the preparation of financial statements, that give a true and fair view in accordance with the financial reporting framework, and for such internal control as the Treasurer determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Treasurer is responsible for assessing each year the Board's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless there is an intention to discontinue the Board's operations.

The Board is responsible for overseeing the financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities outlined above to detect material misstatements in respect of irregularities, including fraud. Procedures include:

- using our understanding of the local government sector to identify that the Local Government (Scotland) Act 1973, The Local Authority Accounts (Scotland) Regulations 2014, and the Local Government in Scotland Act 2003 are significant in the context of the Board;
- inquiring of the Treasurer as to other laws or regulations that may be expected to have a fundamental effect on the operations of the Board;

Notes to the Annual Accounts

- inquiring of the Treasurer concerning the Board's policies and procedures regarding compliance with the applicable legal and regulatory framework;
- discussions among our audit team on the susceptibility of the financial statements to material misstatement, including how fraud might occur; and
- considering whether the audit team collectively has the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations.

The extent to which our procedures are capable of detecting irregularities, including fraud, is affected by the inherent difficulty in detecting irregularities, the effectiveness of the Board's controls, and the nature, timing and extent of the audit procedures performed.

Irregularities that result from fraud are inherently more difficult to detect than irregularities that result from error as fraud may involve collusion, intentional omissions, misrepresentations, or the override of internal control. The capability of the audit to detect fraud and other irregularities depends on factors such as the skilfulness of the perpetrator, the frequency and extent of manipulation, the degree of collusion involved, the relative size of individual amounts manipulated, and the seniority of those individuals involved.

A further description of the auditor's responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Reporting on other requirements

Opinion prescribed by the Accounts Commission on the audited parts of the Remuneration Report

We have audited the parts of the Remuneration Report described as audited. In our opinion, the audited parts of the Remuneration Report have been properly prepared in accordance with The Local Authority Accounts (Scotland) Regulations 2014.

Other information

The Treasurer is responsible for the other information in the annual accounts. The other information comprises the Management Commentary, Statement of Responsibilities, Annual Governance Statement and the unaudited part of the Remuneration Report.

Our responsibility is to read all the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon except on the Management Commentary and Annual Governance Statement to the extent explicitly stated in the following opinions prescribed by the Accounts Commission.

Notes to the Annual Accounts

Opinions prescribed by the Accounts Commission on the Management Commentary and Annual Governance Statement

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Management Commentary for the financial year for which the financial statements are prepared is consistent with the financial statements and that report has been prepared in accordance with statutory guidance issued under the Local Government in Scotland Act 2003; and
- the information given in the Annual Governance Statement for the financial year for which the financial statements are prepared is consistent with the financial statements and that report has been prepared in accordance with the Delivering Good Governance in Local Government: Framework (2016).

Matters on which we are required to report by exception

We are required by the Accounts Commission to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements and the audited part of the Remuneration Report are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

We have nothing to report in respect of these matters

Conclusions on wider scope responsibilities

In addition to our responsibilities for the annual accounts, our conclusions on the wider scope responsibilities specified in the Code of Audit Practice, including those in respect of Best Value, are set out in our Annual Audit Report.

Use of our report

This report is made solely to the parties to whom it is addressed in accordance with Part VII of the Local Government (Scotland) Act 1973 and for no other purpose. In accordance with paragraph 108 of the Code of Audit Practice, we do not undertake to have responsibilities to members or officers, in their individual capacities, or to third parties.

Tom Reid
Director
For and on behalf of Forvis Mazars LLP
100 Queen Street
Queen Street
G1 3DN

28 November 2025

DUNBARTONSHIRE and ARGYLL & BUTE VALUATION JOINT BOARD

Report by Treasurer

28 November 2025

Subject: Annual Accounts for Year Ending 31 March 2025

1. Purpose

- 1.1 The purpose of this report is to present to the Board the Annual Accounts for the year ending 31 March 2025.

2. Background

- 2.1 The Board's draft unaudited Annual Accounts for 2024/25 were reported to the Board on 20 June 2025 and passed to the Accounts Commission before the statutory deadline of 30 June 2025.

The notice of public right to inspect and object to the Financial Statements to commence no later than 17 June with the accounts available for inspection by 1 July each year.

- 2.2 The audit of the Annual Accounts has now been completed and the accounts require to be approved by the Board.

3. Main Issues

- 3.1 The audited Final Accounts for the year ended 31 March 2025 are appended to this report.
- 3.2 Forvis Mazars have finalised their audit of the Joint Board's 2024/25 Annual Accounts, concluding that the financial statements give a true and fair view and were properly prepared in accordance with the financial reporting framework.
- 3.3 Forvis Mazars Annual Report to Members and the Controller of Audit is submitted as a separate agenda item to this meeting and provides further information on matters which were reviewed during the audit and which the Auditor feels worthy of Members' attention.
- 3.4 It should be noted that following the audit, there is an unadjusted error within the audited accounts in relation to Pension costs, with a total estimated value of £0.004m, which is above the auditor's materiality level. This will be adjusted within the Annual Accounts 2025/26. Further information regarding this is within the auditor's report to the Board.

3.5 The accounts have two main adjustments. The first was to recognise additional income to offset expenditure incurred in relation to the implementation of voter identification. The second was to remove Civil Penalties income and the associated creditor. These adjustments have the following effect on the final accounts.

Effect on Financial Statement	Unaudited £000	Change £000	Audited £000	Reason
Comprehensive Income & Expenditure Statement				
Change to the Total Comprehensive (Income) & Expenditure Statement	(10)	(62)	(72)	An overall net increase of £0.062m reflects the inclusion of employee costs relating to the scanning project within the recognised MHCLG grant income.
Balance Sheet				
Short term Creditors	(3,537)	(3,367)	(170)	The net decrease is due to adjusting the MHCLG grant carry forward (£0.062m) and removal of the Scottish Government creditor for Civil Penalties (£3.305m).
Short term Debtors	3,863	(3,305)	558	Increase reflects the removal of Civil Penalties.
General Reserves	340	62	402	Increase reflects the recognised MHCLG grant income.
Cash Flow				
Revenue Contributions & Grants	2,807	62	2,869	Increase reflects the recognised MHCLG grant income.

3.6 The effect of the above changes has been incorporated into the revised in-year movements shown within the Movement in Reserves Statement. In addition, the relevant notes within the financial statements have been updated namely: Note 1 – Expenditure & Funding Analysis; Note 2 – Balance & Reserves; Note 5 – Government Grants; Note 7– Debtors; Note 8– Creditors and Note 14 Agency Services.

4. Conclusions and Recommendations

- 4.1** The finances of the Board have been closely managed during 2024/25 allowing a better financial position to be achieved than had been planned. This will assist with financial planning in the future.
- 4.2** Members are asked to approve the post-audit Annual Accounts for the year ended 31 March 2025.

Laurence Slavin

Treasurer

Date: 28 November 2025

Person(s) to Contact: Joanne Thomson, Accountant
West Dunbartonshire Council

Email: Joanne.Thomson@west-dunbarton.gov.uk

Appendix: Unaudited Annual Accounts for year ended 31 March 2025



*Dunbartonshire and Argyll & Bute
Valuation Joint Board*

**Unaudited Annual Accounts
2024/25**

Contents

	PAGE
Management Commentary.....	1-19
Remuneration Report.....	20-23
Statement of Responsibilities.....	24
Annual Governance Statement.....	25-28
Introduction to Annual Accounts.....	29
Comprehensive Income and Expenditure Statement.....	30
Movement in Reserves Statement.....	31-32
Balance Sheet.....	33
Cashflow Statement.....	34
Note 1: Expenditure and Funding Analysis.....	35-36
Note 2: Balances & Reserves.....	36
Note 3: Unusable Reserves.....	37-38
Note 4: Capital Expenditure and Capital Financing.....	38
Note 5: Government Grants.....	39
Note 6: Property, Plant and Equipment.....	39-40
Note 7: Debtors.....	40
Note 8: Creditors.....	40
Note 9: Operating Leases.....	40-41
Note 10: Defined Benefit Pension Scheme.....	41-46
Note 11: External Audit Costs.....	46
Note 12: Contingent Assets & Liabilities.....	46
Note 13: Nature and extent of risks arising from Financial Instruments.....	47
Note 14: Agency Services.....	47
Note 15: Related Parties.....	47-49
Note 16: Assumptions made about the future.....	49-51
Note 17: Accounting Standards Issued not Adopted.....	51
Note 18: Events after the Balance Sheet date.....	52
Note 19: Accounting Policies.....	53-58
Independent Auditor's Report.....	59-62

Management Commentary

GENERAL SERVICE AIMS AND OBJECTIVES

WHO WE ARE

Dunbartonshire and Argyll & Bute Valuation Joint Board (the Board) is an independent local government body which was established by The Valuation Joint Boards (Scotland) Order 1995.

WHAT WE DO

We professionally compile and maintain the Valuation Rolls, Council Tax Valuation Lists and Registers of Electors for the Argyll & Bute, East Dunbartonshire and West Dunbartonshire Council areas.

OUR AIMS

Building on our established professionalism, we aim to provide high quality, transparent, and effective services to all of our stakeholders.

COMMITMENTS

Within the constraints of the continuing tight public finance regime, we are committed to:

- Consulting our stakeholders, and listening to their views;
- Valuing staff and providing them with opportunities to develop and contribute;
- Reacting innovatively to change;
- Encouraging innovation within the organisation;
- Treating all stakeholders in a fair and consistent manner;
- Striving for continuous improvement in all aspects of delivery service whilst maintaining an appropriate balance between quality and cost;
- Ensuring that we are accountable to stakeholders;
- Pro-actively planning workloads and deploying resources efficiently;
- Using language which is easy to understand;
- Working with our partners in the Scottish Assessors' Association to ensure transparency and Scotland-wide consistency of approach to service delivery;
- Using and caring for the data we hold in an appropriate way.

Management Commentary

1.0 INTRODUCTION

This report comprises the Board's Management Commentary to the Annual Accounts in relation to the 2024/25 financial year.

The main purpose of this Management Commentary is to inform all users of the accounts and to help them assess how the Board perform their duty to promote the success of the Board. This Management Commentary also summarises the functions and activities of the office of the Assessor and Electoral Registration Officer (ERO) over the past year and provides information on the performance levels achieved in carrying out the statutory duties of the organisation.

The requirements governing the format and content of local authorities' annual accounts (under s.106 of the Local Government (Scotland) Act 1973 joint boards and committees are to be treated as local authorities) are contained in The Code of Practice on Local Authority Accounting in the United Kingdom (the "Code").

New processes arising from the Non-Domestic Rates (Scotland) Act (2020), continued to impact the administration of the Non-Domestic Rating (NDR) system. Changes to the appeal system through the Local Taxation Chamber (LTC), under the realm of the Scottish Courts and Tribunals Service (SCTS) are now firmly bedded in, and a steady flow of work arises from this.

The annual requirement to correspond with operators of self-catering properties has proven to be challenging and resource intensive. A new legal time limit for a response to be made in relation to each financial year has resulted in a larger than normal removal of properties from the valuation roll. This has resulted in a stream of complaints and proposals.

Maintenance activity in relation to the Council Tax List saw 1,210 new houses added to the Valuation List. A backlog in the workstream of reviewing the band for a property which has been extended and sold which was discovered toward the end of the previous financial year was cleared. The Board introduced a new Key Performance Indicator for this workstream. Council Tax Proposals continue to be received at a steady rate and are being dealt with in accordance with legislative time limits. Subsequent appeals to the LTC continue to be listed for hearing, with a mix of in person and online hearings.

The annual Electoral Register was published on 1 December 2024 following the annual canvass. The electorate for the area was 226,577. Following the enactment of the Elections Act 2022, many new processes and procedures are now embedded in normal workstreams. Planning is underway for the next large change, the invitation to UK Postal Voters to re-apply for their postal vote, which must be done before the end of January 2026.

Procurement was completed on the Board's project to deliver a new Assessors core system. Having previously re-organised the valuation teams, and deleting posts to fund this project, the delivery of the new system is eagerly awaited. Work has proceeded at pace during the year to analyse current data sets and prepare them for import and testing in the new system.

The discovery of RAAC in the roof of the Board's Clydebanks Office necessitated a change of occupation of the building, and the start of a project to review the Board's accommodation requirements. The RAAC response, and the creation of a RAAC Management Plan, and associated Risk Management was a time consuming, but necessary process.

Management Commentary

The Management Team continues to be the main forum for decision making within the organisation. It met regularly throughout 2024/25 to manage statutory functions and operations, and develop, implement and monitor policies and strategies.

2.0 GENERAL PROGRESS IN RELATION TO STATUTORY FUNCTIONS

2.1 NON-DOMESTIC RATING

Aims

- To carry out a general revaluation as required by law, currently every 3 years.
- To timeously compile and maintain the Valuation Roll in accordance with the relevant legislation, to take account of new properties, properties which should no longer be entered in the roll, properties which have been altered, changes to the parties shown in the Roll and other changes arising from statute or other decisions of the Courts.
- To consolidate or improve upon the time taken between the date on which amendments to the Valuation Roll are effective and the date on which the Valuation Notice is issued.
- To publish the annual Valuation Roll and make it available to interested parties
- To deal with proposals made by ratepayers following amendments made to Valuation Rolls by providing responses to grounds and evidence submitted. Where required, to prepare and present cases where decisions are appealed through the Courts and Tribunals Service.

Maintenance of the Valuation Roll

The Valuation Roll was updated to take account of additions, alterations and deletions. 1,974 amendments were made during the year. The change year-on-year is summarised as follows:

Number of entries at 1 April 2024	15,097
Rateable Value at 1 April 2024	£394.2m
Number of entries at 31 March 2025	14,919
Rateable Value at 31 March 2025	£395.05m

The national Key Performance Indicator in relation to non-domestic valuation is the time taken from the effective date of amendments to the date a Valuation Notice in respect of each change is issued.

The following table sets out the targets and actual performance information for 2025/26:

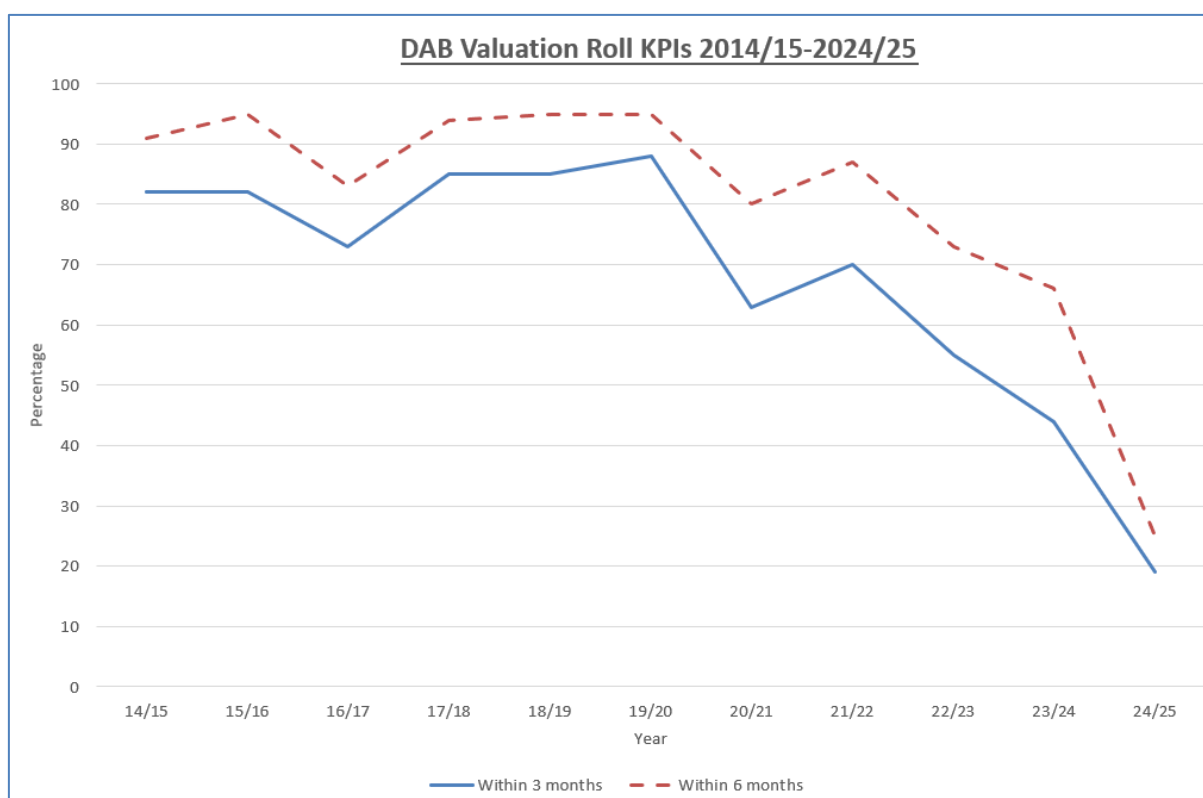
Period	Actual 2024/25	Target 2024/25	All Scotland Actual 2024/25
Within 3 months	19%	50%	Not yet available
Within 6 months	25%	65%	Not yet available

Performance in the last year again slipped from the previous year. The loss of experienced staff and the high number of trainee posts in the valuation team are a contributor to this. The training and supervision overhead for our small number of remaining qualified staff causes severe issues in progressing with workload. The problem is exacerbated by the continuing lack of qualified chartered surveyors applying for vacancies.

Management Commentary

However, the main root cause of the particularly low targets are a result of the annual self-catering audit. The audit is carried out in retrospect, with the criteria for each financial year only being assessed after the end of the relevant year. Each resulting change to the Valuation Roll is therefore out with the 6-month period. The target for the year had attempted to reflect this, however the effects of the new legislative time limits were underestimated.

The pattern of performance over a longer period is shown below. The dip in performance in 2016/17 is in line with the timing of the delivery of the 2017 Revaluation, albeit there was a 2 year run in (from the tone valuation date of 1 April 2015) in that instance. The 2023 Revaluation was delivered in a single year from the tone valuation date of 1 April 2022.



Upper Tribunal – 2005 and 2010 Roll Appeals

Appeals which have been referred to the Lands Tribunal, and now transferred to the Upper Tribunal, are of a complex nature or are likely to have national implications. Work has however been undertaken to address these. During the year, the final remaining appeal from the 2005 Revaluation was resolved. At 31 March 2025, 9 appeals from the 2010 cycle remain to be dealt with.

2017 Roll Appeals

A large amount of work was carried out during the year to deal with these appeals, with 1,344 disposed of in year, leaving 43 still to be dealt with. These 43 sit with the Upper Tribunal. Many of these relate to a nationwide challenge on the valuation of Hydro Electric subjects.

Management Commentary

2023 Roll Proposals / Appeals

Following the delivery of the 2023 Revaluation, 1,258 proposals were received. This figure is much lower than the equivalent at the 2017 Revaluation (3,569). Through the Non-Domestic Rates Act, the Scottish Government sought to cut down the number of spurious rates appeals made to Assessors. The Act appears to have achieved its intention, however the drop in numbers will not necessarily lead to a drop in workload for Assessors. New style proposals are far more substantive than old style appeals, some running to hundreds of pages. Each of these will require detailed consideration, detailed responses, and finally detailed decision notices. Where a decision is not in line with the outcome sought by the proposer, they will be able to appeal the decision to the LTC.

In addition to the Revaluation Proposals, there have been 153 other Proposals received since 1 April 2023. 718 Proposals have been disposed of to date.

Revaluation 2026

A project plan is in place to aid the delivery of the 2026 Revaluation which comes in to effect on 1 April 2026, with a valuation date of 1 April 2025. Requests for information are being issued, with Civil Penalty Notices being served in the case of non-return of information.

Non-Domestic Rating Reform Funding

The introduction of rates reform, following the Barclay Review, and the enactment of the Non Domestic Rates Act saw Assessors being funded to cover the additional work of the ongoing new burdens created.

Costs to deliver the reforms for the Joint Board area were estimated at £197,000 in 2020/21, rising to £300,000 in 2024/25 as further changes came into force. The amount received from the Scottish Government for the year was £186,000.

2.2 COUNCIL TAX

Aims

- To maintain the Valuation List in accordance with the relevant legislation, to take account of new properties, properties which should no longer be entered in the List, properties which have been altered and sold, and other changes arising from statute or other decisions of the Courts;
- To maintain or improve upon the time taken between the date that amendments to the Valuation List are effective and the date the Banding Notices are issued;
- To publish the Valuation List, make it available to interested parties;
- To deal with proposals/appeals by discussion with ratepayers or their agents, or by hearing of appeals before the appropriate court or tribunal; and
- To keep property records up to date to take account of alterations.

Maintenance of Valuation List

The year to 31 March 2025 saw 1,210 additions to the Council Tax List and a net increase in the number of dwellings shown in the Council Tax List as follows:

Number of entries at 1 April 2024	148,497
Additions during the year	1,210
Deletions during the year	517
Number of entries at 31 March 2025	149,190

Management Commentary

The number of additions in the year over time is as follows:

Year	Additions	Deletions
2024/25	1,210	517
2023/24	1,013	489
2022/23	1,231	279
2021/22	1,395	505
2020/21	917	378

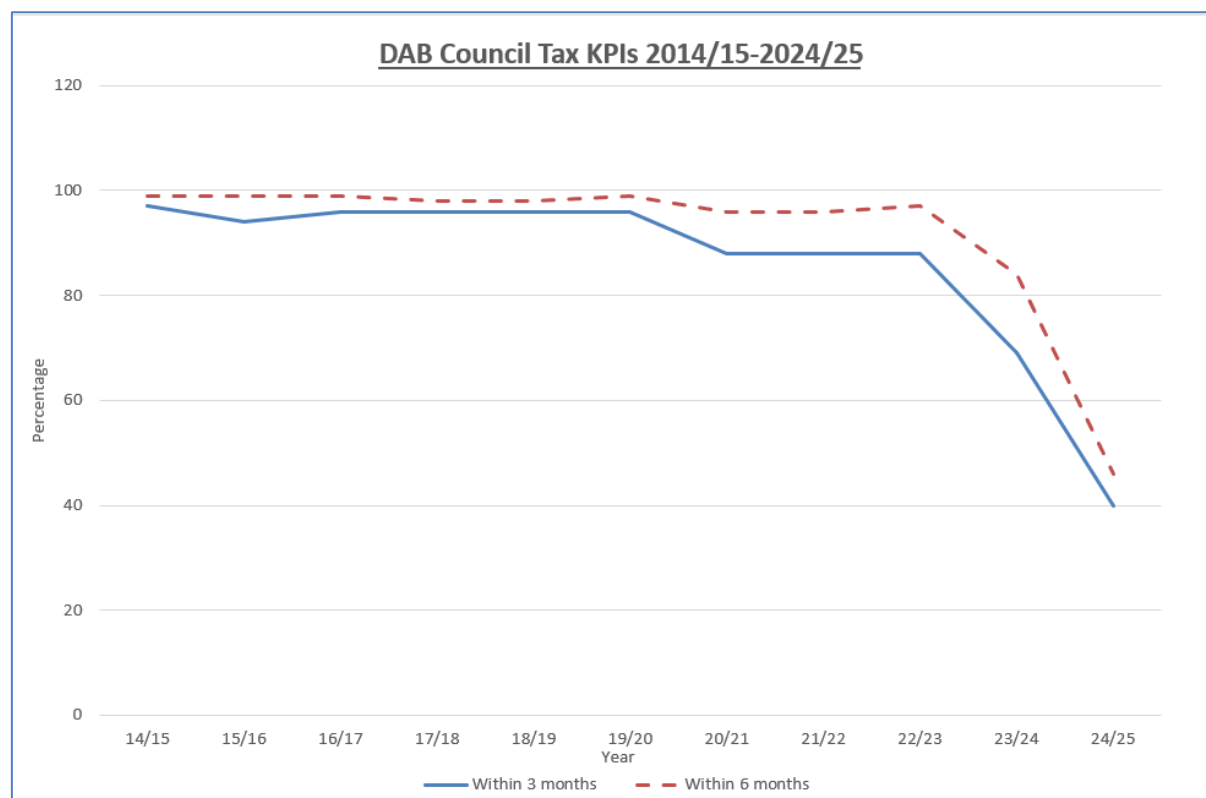
During the previous year, a backlog of sold house banding checks were identified. Where there has been a material increase to a property, and it is subsequently sold, the Assessor carries out a check to establish whether the band applied to a property remains appropriate for the extended property. Where the band requires to increase, the change is effective from the date of the first sale following the material increase. A project to address the backlog completed in year.

The national Key Performance Indicator in relation to Council Tax valuation is the time taken from the effective date of additions to the Valuation List to the date a Banding Notice in respect of each new entry is issued.

The table sets out the target and actual performance information for 2024/25:

Period	Actual 2024/25	Target 2024/25	All Scotland Actual 2024/25
Within 3 months	40%	70%	Not yet available
Within 6 months	46%	75%	Not yet available

The pattern of performance over a longer period is shown below.



Management Commentary

As with maintenance of the Valuation Roll, performance in this area of operation continued to be affected by work on Barclay Reforms, in particular the new annual audit of self-catering properties. This is not only impacting in terms of resource, but also due to the retrospective nature of the checks after the end of the financial year, any property failing the requirements is added to the Council Tax List from the 1st of the previous financial year. In these cases, the time lag is already more than a year, having a large negative impact on performance statistics.

Proposals and Appeals

During the year, 279 new proposals to alter entries in the Council Tax List were received. 181 proposals and appeals were disposed of, leaving 238 outstanding at the end of the year.

	2023/24	2024/25
Number of Proposals and Appeals Brought Forward	383	140
Disposals	478	181
New Proposals	235	279
Number of Proposals and Appeals Carried Forward	140	238

2.3 ELECTORAL REGISTRATION

Aims

- To timeously compile and maintain the Electoral Register in accordance with the relevant legislation;
- To deal promptly with all new applications to register;
- To deal with applications for absent votes, collect and securely store Personal Identifiers and maintain relevant Absent Voters lists;
- To approve applications for Voter Authority Certificates;
- To produce, distribute and make available for sale, copies of the Electoral Register in accordance with statutory arrangements and Electoral Commission performance standards;
- To encourage Electoral Registration in the three constituent Council areas; and
- To support the efficient running of electoral events within the Board area.

Electoral Registration and Publication of the Register

The Representation of the People (Annual Canvass) (Amendment) Regulations 2019 and The Representation of the People (Annual Canvass) (Miscellaneous Amendments) (Scotland) Regulations 2020 made provision for reform of the annual electoral canvass process to be amended in 2020.

Since then, households where the electors have been data matched to either national or local data sources, received 'route 1' correspondence which do not require a response unless the elector details needed to be updated or changed. Households where the register did not match to other data sources, received 'route 2' correspondence which do require a response. A further, 'route 3' option to contact 'responsible persons' in establishments such as care homes was also effected.

EROs remain duty bound to make a 'personal contact' to households that do not make a response to a 'route 2' or 'route 3' form. As a result, a full door knock, amounting to visits to 16,555 households (17,793 in 2023), was carried out.

Management Commentary

The return rates for Route 2 and Route 3 properties are shown below compared to the 2023 figures.

	2023 Canvass		2024 Canvass	
	Route 2/3 Forms Issued	Return Rate	Route 2/3 Forms Issued	Return Rate
Argyll & Bute	8,771	60.31%	8,928	57.9%
East Dunbartonshire	6,547	57.70%	6,407	56.5%
West Dunbartonshire	10,893	41.07%	10,316	36.02%
Total	26,211	51.56%	25,651	48.74%

Several methods of making returns were offered to electors and a summary of the returns is shown below. This includes properties in all routes. A response is not required for properties in Route 1 where there are no changes to be notified.

	2023 Canvass		2024 Canvass	
	Number of Returns	% Return	Number of Returns	% Return
Web	36,921	25.64%	33,793	23.37%
Telephone	872	0.61%	710	0.49%
SMS	194	0.13%	192	0.13%
Other	3,536	2.46%	2,649	1.83%
Door to Door Canvass	2,511	1.74%	2,552	1.77%
Total	44,034	30.58%	39,896	27.59%
No Response/Refused	99,969	69.42%	104,717	72.41%

At publication on 1 December 2024, the electorate was 226,577, broken down as:

	Electorate
Argyll & Bute	70,310
East Dunbartonshire	87,378
West Dunbartonshire	68,889
Total	226,577

The total electorate figure over time is shown below. Registration numbers, despite the best efforts of EROs, are largely driven by larger electoral events. The increase in year, was attributed to increased levels of registration surrounding the UK Parliamentary Election.

Year	Electorate
2024	226,577
2023	224,595
2022	225,626
2021	229,336
2020	224,800
2019	219,861
2018	219,637

Management Commentary

Absent Voters

The volume of absent voters remains high, although not at the peak levels at the time of the Scottish Government elections in 2021.

Year	Absent Voters
2024	44,062
2023	47,053
2022	46,058
2021	47,313
2020	33,596
2019	33,916
2018	34,110

Rolling Registration

Rolling Registration is the process of making changes to the register by way of monthly update. Previously, these updates were effected out with the canvass period but, since 2020, rolling registration procedures have run right through the canvass period. It is therefore no longer possible to split the annual changes arising from canvass and those arising specifically from rolling registration activities. During the financial year to March 2024, there were 16,692 additions, 18,036 deletions and 425 other amendments made to the registers for the Board area.

Electoral Performance

The Electoral Commission has now launched its revised Performance Standards regime. The Scottish Assessors Association (SAA), via its Electoral Registration Committee, are considering the updates, and are working on formalising a set of Key Performance Indicators which can be consistently collected throughout Scotland.

Elections Act

The Act received Royal Assent in May 2022. Secondary legislation to implement various stages of the Act has come in to force since then.

This is a very significant piece of legislation that includes:

- The requirement to provide Voter Identification (ID) to vote at reserved elections. This will require the ERO to authorise the issue of Voter Authority Certificates for people applying for one. This service launched in January 2023, and application numbers have been low. There have been no polls in the area during the year which required voters to show ID.
- Absent Voters on the UK Parliamentary Register now require to reapply for their absent votes every three years. Alongside this, the ability to apply for an absent vote using an online service launched in October 2023, although this only applies to UK Parliamentary Registers.
- The extension of the overseas voting franchise by removal of the existing 15 year limit on overseas electors' right to vote in UK Parliamentary elections took place in January 2024. Persons living overseas may now register on the basis of having been previously registered in the area, or having been previously resident in the area.

Funding, amounting to £193,686 has been made available from the UK Government to support the ERO in implementing these changes for the year 2024/25.

Management Commentary

Elections

There were 5 elections during the year:

- West Dunbartonshire Council Ward 5 By-Election – 13 June 2024
- UK Parliamentary General Election – 4 July 2024
- Argyll & Bute Council Ward 2 By-Election – 18 July 2024
- West Dunbartonshire Council Ward 4 By-Election – 28 November 2024
- East Dunbartonshire Council Ward 7 By-Election – 13 February 2025

All deadlines for supply of data for issue of poll cards and postal ballot packs to the Returning Officer were achieved. On polling day, our staff covered the registration office throughout polling hours.

The work involved in delivering registration services for the UK Parliamentary General Election was significant. Volumes of postal vote applications were high, due to the timing of the event coinciding with the school holiday period in Scotland. A significant amount of overtime was required by the EROs staff to ensure that all deadlines were met. The goodwill and cooperation of all staff involved contributed greatly to a well run electoral event.

3.0 GENERAL PROGRESS IN RELATION TO OTHER MATTERS

3.1 INFORMATION AND COMMUNICATIONS TECHNOLOGY

IT and Computer Provision

Computers and IT systems continue to be maintained and upgraded in accordance with the Board's ICT Strategy and the recommendations from West Dunbartonshire Council's ICT Service.

Work completed on a procurement exercise to replace the existing Assessors core system which the Joint Board inherited from Strathclyde Regional Council. Extensive work was undertaken in year to extract and prepare the Assessors data for loading in to the new system.

Our Electoral Management System was upgraded several times throughout the year to provide functionality improvements and ensure continued compliance with requirements.

We have continued to participate in the Scottish Assessors' web portal's Project Management Committee, Project Team and Working Groups to enhance the site (www.saa.gov.uk). Work has progressed on a project to consider the future of the Portal, which is now 20 years old. A vision for the future of the Portal exists, and funding options are actively being explored. The original portal was funded by valuation authorities and Scottish Government, through Modernising Government funding.

Procurement of replacement network connections and multi-function devices were also completed in year, in conjunction with WDC.

Management Commentary

3.2 BEST VALUE

Key Performance Indicators and Public Performance Reporting

Performance in respect of Valuation Roll and Council Tax Key Performance Indicators is reported above. Our 2023/24 Public Performance Report was published during the year on our web site (www.saa.gov.uk/dab-vjb/).

Performance Management and Planning

The Management Team continues to be the main forum for planning and management of performance. In accordance with our Performance and Management Planning process, a number of actions were taken, or were ongoing, during 2024/25 which are detailed in the Annual Governance Statement below.

Audit

An internal audit took place during the year which focused on the Board's financial and asset management arrangements. The audit resulted in some actions that the Management Team have taken on board to improve processes. The audit found control measures to be satisfactory.

Customer Satisfaction

Customer feedback is sought throughout the year, with the majority of standard letters that are sent out having a link to a web form to complete.

A summary of the results for the year is provided below:

	2020/21	2021/22	2022/23	2023/24	2024/25
Was the person with whom you communicated professional, courteous and helpful?	92%	97%	94%	90%	85%
Was the matter brought to a satisfactory conclusion immediately?	56%	64%	64%	67%	63%
Was the matter brought to a satisfactory conclusion?	89%	94%	94%	87%	84%
Are you satisfied with the quality of the information or advice given to you?	90%	96%	93%	83%	85%

Equalities monitoring was undertaken, with two thirds of respondents providing information on their protected characteristics. Sample sizes within the various equality groups were generally too small to draw firm conclusions. The results are monitored by management with any apparent variations within any of the groups with protected characteristics being followed up to ensure that we are carrying out our functions in a fair and equitable manner.

Complaints Procedure

The Joint Board implemented a new Complaints Procedure, which is in line with the Scottish Public Sector Ombudsman's (SPSO) Revised Model Complaints Handling Procedure, with effect from 1 April 2021.

Management Commentary

There were 34 complaints received during 2024/25 which is a large increase from previous years. The majority of complaints related to the identified backlog of sold houses which required to have their Band reviewed. Details of this have been widely reported to the Board in the last year. The backlog of work is now cleared, and performance levels are within the tolerance levels agreed in the newly established KPI for this process. Procedures were updated, and training provided to staff. This should minimise the risk of a reoccurrence of this position.

A number of complaints centred around the annual audit of Self-Catering properties on the Valuation Roll. The Scottish Government introduced new time limits for the provision of information each year in April 2024. A number of people fell foul of this, and as a consequence their property was removed from the Valuation Roll and added to the Council Tax List. The decision to alter the Council Tax List is one that has a statutory appeal process by way of challenge, so complaints against the decision reached are unable to be progressed through the complaints process. Some of the complaints were in relation to level of service in responding to enquiries on this new process. Our team worked beyond capacity in dealing with this new workstream. This resulted in enquiries taking some time to answer in favour of the statutory process being progressed to conclusion. With no funding having been provided for this process, it is unlikely that this will change in future years.

With a UK General Election during the year, there was a spike in Electoral Registration linked complaints. Nationally publicised issues surrounding the timing of posting a receipt of Postal Ballot Packs saw the Board receiving complaints. Postal Ballot Packs are sent out by Returning Officers, over which the Board have no control. These complaints were unable to be upheld.

There were some instances of complaints relating to poor standard of service provided in relation to the Valuation function of the Board. A number of these were upheld where the length of time taken to see matters dealt with was out with the expectation of the Board and the Assessor. Processes are currently being implemented alongside a new Case Management system which the Board has invested in, which will give staff and managers better oversight of workloads and allow such issues to be spotted sooner.

A complaint was received in relation to conduct of valuation staff who were visiting a property to undertake an inspection. The primary issue was raised about the availability / visibility of formal staff ID. This complaint was upheld at stage 1. As a result of this complaint, and another complaint surrounding identification of staff in the previous financial year, the Board introduced an ID badge policy and procedure last year to mitigate the risk of future reoccurrences.

As well as our annual customer complaints report, quarterly reports are prepared and published on our website. The content and outcome of complaints are discussed at the regular management team meetings and any opportunities for organisational learning are implemented.

Management Commentary

Financial Performance

Comprehensive Income and Expenditure Statement

This account covers the day-to-day operational expenditure of the Board and is shown on page 30 of the Annual Accounts. On an accounting basis the deficit on the provision of service for the financial year reported in the Comprehensive Income and Expenditure Statement is £0.550m. However, this takes account of Statutory Adjustments between the accounting and funding basis of £0.270m, as shown in the Expenditure and Funding Analysis table shown on page 35. Thus, resulting in an in-year deficit of £0.280m as summarised on table below.

	Comprehensive Income & Expenditure Statement £000	Statutory Adjustments £000	Actual £000	Budget £000	Variance £000
Employee Costs	2,673	(269)	2,404	2,599	(195)
Property Costs	178	0	178	153	25
Transport Costs	34	0	34	38	(4)
Supplies & Services	410	0	410	555	(145)
Support Services	0	0	0	0	0
Depreciation, Amortisation & Impairment	142	0	142	134	8
Other Costs:	26	(26)	0	0	
(Pensions/Interest)	15	(15)	0	0	0
Total Expenditure	3,478	(310)	3,168	3,479	(311)
Requisition Income	(2,797)	0	(2,797)	(2,797)	0
Capital Income	(40)	40	0	0	0
Grant Income	(72)	0	(72)	(194)	122
Rental Income	(2)	0	(2)	(2)	0
Interest	(5)	0	(5)	0	(5)
Sales, Fees and Charges	(12)	0	(12)	(9)	(3)
Total Income	(2,928)	40	(2,888)	(3,002)	114
(Surplus)/Deficit for the year	550	(270)	280	477	(197)

Management Commentary

The budget variances are shown below:

Spend Area	Variance	Comments
	£0	
Employee Costs	(195)	The favourable variance is due to vacancies being filled by trainees, replacing previously higher paid qualified staff. Also superannuation costs were lower than anticipated.
Property Costs	25	The adverse variance is due to costs for a new boiler at Campbeltown.
Supplies & Services	(145)	Due to a delay in the procurement process, costs related to the new computer system including annual support licences were lower than budgeted.
Admin Costs	4	The adverse variance is mainly due to Land Valuation Court Appeals, Printing & Postages costs being higher than expected against the budgeted costs.
Income	114	The Board received a grant of £194k from The UK Government MHCLG and recognised £72k of income and expenditure in 2024/25, the remaining £122k has been carried forward to 2025/26 financial year. The Board was also in receipt of a higher level of interest income than budgeted.
Total	(197)	

Balance Sheet

The balance sheet shown on page 33, sets out the total worth of the Board at a snapshot in time. When comparing the net worth of the Board at 31 March 2025 to that of the prior year, there is an overall decrease in net worth of £0.236m. This is primarily due to the use of general reserves to fund the in-year deficit.

Net Pension Position

The disclosure requirements for pension benefits under IAS19 are detailed in Note 10 on pages 41 to 46. The 2024/25 net asset arising from the Board's involvement in the defined pension scheme (excluding unfunded obligations) totals £12.490m, an increase of £2.872m from the 2023/24 net asset of £9.618m. However, the accounting requirements of IFRIC 14 places a cap (referred to as an "asset ceiling") on the value of a pension asset that can be reported, in order to limit the recognition of a pension asset to the extent to which the Board can recover the benefits through either refunds or reduced contributions. As the Board is not able to withdraw from the scheme or recover funds directly, the asset is therefore limited to the forecast reductions in contributions compared to the forecast future service costs. This has limited the recognition of the Board's pension asset to nil. The net liability shown within the balance sheet (page 33), represents the value of unfunded obligations of £0.154m.

The appointed actuaries remain of the view that the asset holdings of Strathclyde Pension Scheme and the contributions from employees and employers provide sufficient security and income to meet future pension liabilities.

Management Commentary

It is considered appropriate that the Annual Accounts should follow a 'going concern' basis of accounting. Statutory arrangements with the constituent local authorities mean that the financial position of the Board remains assured.

General Reserves

At their Board meeting on the 16 November 2012, the Board approved a Balance and Reserves Policy. The Board's Prudential Reserves Policy is to retain a prudential target of 2% of net expenditure (2024/25 £0.063m) or £0.100m, whichever is higher. As at 31 March 2025, the Board's general revenue reserve were held at a level of 10.35%.

Funds held in excess of the prudential target can be spent or earmarked at the discretion of Board Members on behalf of the constituent authorities.

As at 31 March 2025 the Board held total usable reserves of £0.402m (of which £0.048m relates to unapplied capital reserves, with the remaining balance comprising revenue reserves of £0.354m).

Furthermore, the Board carried forward a sum of £0.122m as an earmarked reserve, representing an unspent grant awarded by the UK Government through MHCLG.

The board has identified £0.412m to balance the 2025/26 budget. With free reserves of £0.045m a further £0.367m will be required, highlighting the financial challenge ahead. The Board will continue to work to rebuild reserves position and are committed to seek efficiencies where possible.

The level of requisition made by the Board for 2024/25 remained unchanged from 2023/24. However, in 2024/25 the board received £0.186m in Barclay Funding (£0.0181m 2023/24). Capital requisition of £0.040m in 2024/25 (2023/24 £0.009m).

Provisions and Contingencies

The Board is not aware of any eventualities which may have a material effect on the financial position of the Board and has made no provisions for such eventualities.

Group Annual Accounts

The Board has been determined to have an "associate" relationship with each of its constituent authorities and, as such, the Board's results have been consolidated into each authority's group income and expenditure Annual Accounts.

Risk Management

Risk Registers and the resultant Action Plan are revised annually. Inclusions in the Board (Strategic)

Risk Register at the 2024 review were:

- The potential for the Board or its statutory officials to fail to meet their respective statutory duties, particularly with so much ongoing legislative change in the NDR and ER functions.
- Current and expected future local government settlements, with static or reduced funding, bring a number of related financial risks and/or risk of failure to meet statutory duties, particularly in light of the changes to NDR and the likely long term effects on public sector funding caused by the COVID outbreak.
- The potential failure to deliver a successful and accurate Revaluation in 2026 and/or implement the changes introduced by the Non-Domestic Rating (NDR) Reform Act.

Management Commentary

- The dependency of the Board on ICT for delivery of its statutory functions and service delivery, including the risk of loss of data from these systems.
- The combined effect of the pandemic and tranches of material change of circumstance appeals submitted in March 2020 and March 2021, which must be disposed of by 31 December 2024, have resulted in a build-up of both NDR and Council Tax appeal workload
- The potential for the Joint Board to fail to meet its duties or to maintain service levels in light of the loss and absence of staff, and associated recruitment difficulties in attracting experienced chartered surveyors.

As well as the Board Risk Register, which focusses on strategic risks, the Management Team annually review an Operational Risk Register and a number of other project or task specific risk registers.

All risks have planned actions to mitigate or minimise each risk and progress against these actions are monitored regularly at Management Team meetings.

3.3 EQUALITIES

The Board's stated Equality 'Outcomes' are:

- To create an equal, diverse and inclusive workplace, by supporting and promoting fairness and equality via our:
 - Extensive range of family friendly personnel policies
 - Recruitment and Selection policy and practice
 - Our Dignity at work principles
 - Our policies to ensure the safe and fair treatment of all employees
 - Training and Development processes
 - Equal Pay and Benefits
 - Leadership and staff communications
- The Board will continue to invest in our workforce for the future, ensuring equality of opportunity for all posts (including, but not limited to trainee posts).
- To continue to identify any instances of discrimination or inequality in service provision, by regular monitoring of customer satisfaction responses, which include optional equalities data to be submitted along with comments.

Analysis of our staff survey, and customer satisfaction surveys throughout the year have indicated no equality issues.

The Specific Duties under the Equality Act required the Valuation Joint Board to prepare and publish a mainstreaming report by 30th April 2013 and thereafter every two years. This report is to identify the progress that the Board has made to make the equality duty integral to the exercise of its functions. The Board produced its report in 2025.

3.4 STAFFING MATTERS

Development and Training

During the year, the Board supported 11 of our staff who are undertaking various courses in education which will see them gain a relevant technical or professional qualification relevant to their role. With this figure being over 20% of our workforce, this remains a significant commitment from the organisation to ensuring the continued availability of qualified and experienced staff for the future.

Management Commentary

Annual Performance and Development Reviews continue to be carried out for all staff, with resultant training needs being identified and provided where possible

Workforce Planning/Staffing

Turnover of staff during 2024/25 has reduced to more manageable levels, with resignations/retirements taking place throughout the year.

Extreme difficulties remain in attracting qualified surveyors to fill our valuer posts, with 90% of such posts occupied by a trainee.

3.5 FREEDOM OF INFORMATION

A 'business as usual' approach has been taken to the majority of requests for information received, but within the year, fifteen requests which specifically referred to the Freedom of Information Act were received. This number was the same as the previous year.

There were no recurring requests that could be satisfied by proactive publication of any particular information.

3.6 RECORDS MANAGEMENT

An invitation to make a submission to the Keeper of the Records under the Progress Update Review process by May 2024 was taken up, with an update being provided to the keeper.

The follow up report from the Assessment Team who evaluated the submission reported that they consider that Dunbartonshire and Argyll and Bute Valuation Joint Board continue to take their statutory obligations seriously and are working hard to bring all elements of their Records Management Plan into full compliance with the Act.

In a change to practice, the Keeper of Records will now only be inviting authorities to provide an update every two years.

3.7 PARTNERSHIPS

The Board is actively involved in several partnerships with one of the most significant of these being the senior staff's membership of the Scottish Assessors' Association. More on the association can be found at <https://www.saa.gov.uk/about-the-saa/>.

Board staff are represented in the Association in all of its Category Committees, in working groups and as authors of Practice Notes. The co-operation and co-ordination of the Association is of critical importance in the completion, and defence of Revaluations.

During 2024/25, the Association was active as a consultative body in relation to secondary legislation arising from the 2020 Non-Domestic Rating (Scotland) Act. The SAA has established a project plan for delivering the 2026 Revaluation, NDR reforms and other Barclay requirements.

The planning for, and provision of, Electoral Registration services is assisted by guidance received from the Electoral Commission and the Electoral Management Board for Scotland and by representation within the Association of Electoral Administrators. The Ministry for Housing, Communities and Local Government is an important stakeholder in respect of the modernisation of Electoral Registration services.

The Board obtains all of its 'back-office' functions including human resources, legal support, ICT support and financial services from West Dunbartonshire Council under a Service Level Agreement. Thanks are due to all of the West Dunbartonshire Council officials who support the Board.

Management Commentary

3.8 CONCLUSION

During the year, the Board agreed its Service Plan, covering 2024-2027, detailing what the service will deliver over the period. The Workforce Plan, which is now updated regularly and reported to the Board twice a year, reflects the staffing resource required to deliver the plan. This, along with detailed financial planning is used to form the Board's 10 year Financial Strategy.

The Board updated its Standing Orders in year and introduced four new policies. As a direct result of feedback from our stakeholders, the Board introduced a new Key Performance Indicator for monitoring progress of the Sold House Process, an identified backlog of which had resulted in a number of legitimate complaints being made.

Having delivered the 2023 Revaluation of all non-domestic properties, including entering many subjects within public parks which had previously been excluded from entry by legislation, focus shifted to dealing with the Proposals received, challenging some entries in the Roll.

Alongside this, the annual audit of self-catering properties continues, with forms now being sent to all occupiers to collect data to establish if the properties satisfied the requirement to be in the Valuation Roll for each financial year. Where they do not, they are removed from Valuation Rolls and placed in the Council Tax List.

A number of appeals in relation to Council Tax and Non Domestic have been listed for hearing by the LTC during the year. This begins a process of preparing case papers and submissions, with valuers employed by the Joint Board giving expert evidence on valuation to the Tribunal. This is a significant workload for our very few remaining chartered surveyors.

Following savings delivered in a restructure of the Valuation teams, some of the savings were used to fund a replacement Assessors system. Work has proceeded to prepare our data for the new system, for use from the 2025/26 financial year onwards.

The project to digitise the organisation's circa 150,000 council tax property files continued, with temporary staff able to be retained for the year to assist with the delivery of this. By the end of March, almost 106,776 files had been scanned.

The discovery of RAAC in the roof of the Board's main office building in Clydebank was a set back for the team, requiring a large amount of additional and unplanned resource to deliver a change in the occupancy of the building, along with management policies for the short-term continued use of the building.

In addition to the above, the Management Team met on a quarterly basis, and during the year completed projects on Service Planning, Risk Management, Customer Satisfaction, Performance Reporting, Workforce Planning, Equalities Reporting, Corporate Governance Self-Assessment and Budget Planning, with the resultant actions from all of these processes reviewed and updated on a weekly basis.

Management Commentary

Thanks are due to all staff and management for their endeavour, effort and co-operation throughout the year. Similarly, thanks are due to the Board for their continued support.

Councillor Vaughan Moody
Convenor of the Board

Date: 1 December 2025

Russell Hewton
Assessor & Electoral
Registration Officer

Date: 1 December 2025

Laurence Slavin
Treasurer

Date: 1 December 2025

Remuneration Report

REMUNERATION REPORT

Introduction

The remuneration report has been prepared in accordance with the Local Authority Accounts (Scotland) Regulations 2014. These Regulations require various disclosures about the remuneration and pension benefits of the Board and senior employees. All information disclosed in tables 1, 2 and 4 of the Remuneration Report will be audited by Forvis Mazars. The other sections have also been reviewed by Forvis Mazars to ensure that they are consistent with the Financial Statements.

Arrangements for Remuneration

No Councillors serving on the Board (including the Convenor and Vice-Convenor) receive any form of remuneration in respect of these roles.

The Board sets the remuneration levels for senior officers. Its role is to ensure the application and implementation of fair and equitable systems for pay and for performance management within the guidelines of and as determined by the Scottish Ministers and the Scottish Government. In reaching its decisions, the Board has regarded the need to recruit, retain and motivate suitably able and qualified people to exercise their different responsibilities.

The remuneration of senior employees is set by reference to national arrangements. The Board does not pay bonuses or performance related pay. Chief Officers receive business mileage and subsistence allowances in accordance with amounts either agreed nationally by the Scottish Joint National Council (SJNC) or as approved locally by the Board. Chief Officers are eligible to join the Local Government Pension Scheme (LGPS). The scheme is described in the Pension Benefits section.

Remuneration

The term *remuneration* means (as defined by the Regulations noted above): gross salary, fees and bonuses, allowances and expenses, and costs in relation to Early Retiral and Voluntary Severance. It excludes pension contributions paid by the Board. Pension contributions made to a person's pension are disclosed as part of the pension benefits disclosure.

Table 1: Remuneration of Senior Employees *

Name	Position at 31/03/24	24/25	23/24
		Total Remuneration £000	Total Remuneration £000
Russell Hewton	Assessor & ERO	120	117
Kevin Kelly	Depute Assessor & ERO (Sept 2024 to March 2025).	89 (FYE 102)	0
Darryl Rae	Depute Assessor & ERO (April 2024 to Sept. 2024).	42 (FYE 100)	96

Remuneration Report

***The term senior employee means any Board employee:**

- Who has responsibility for the management of the Board to the extent that the person has the power to direct or control the major activities of the Board (including activities involving the expenditure of money), during the year to which the Report relates, whether solely or collectively with other persons; or
- Who holds a post that is politically restricted by reason of section 2(1) (a), (b) or (c) of Local Government and Housing Act 1989 (4); or
- Whose annual remuneration, including any remuneration from a local authority subsidiary body, is £150,000 or more.
-

Remuneration of Employees receiving more than £50,000

The Board's employees receiving more than £50,000 remuneration for the year were paid the amounts set in Table 2. In accordance with the disclosure requirement of the Regulations, the information in the table shows the number of employees in bands of £5,000. This information includes the senior employees who are subject to the fuller disclosure requirements set out in Table 1.

Table 2: Remuneration

Bands £	Number of Employees	
	2023/24	2024/25
50,000 to 54,999	2	2
55,000 to 59,999	0	2
60,000 to 64,999	1	0
65,000 to 69,999	1	2
70,000 to 74,999	1	1
85,000 to 89,999	0	1
95,000 to 99,999	1	0
115,000 to 119,999	1	0
120,000 to 124,999	0	1
Total	7	9

Pension Benefits

For local government employees, the LGPS 2015 is a career average pension scheme. This means that pension benefits from 01/04/2015 are based on pensionable pay with inflation added.

Pension is accrued at a rate of 1/49 of pensionable pay for each scheme year. Pension benefits can be accessed from age 55 but are reduced for retirements prior to 60th birthday. Pension benefits accrued before 1 April 2015 are protected and are based on final pay on retiring.

From 1 April 2009, a five-tier contribution system was introduced with contributions from scheme members being based on how much pay falls into each tier. This is designed to give more equality between the cost and benefits of scheme membership. Table 3 below provides information on these tiered contribution rates.

Remuneration Report

Table 3: Contribution Rate

The tiers and members contributions rates for 2024/25 whole time pay	Contribution Rate 2024/25
On earnings up to and including £27,000	5.50%
On earnings above £27,001 and up to £33,000	7.25%
On earnings above £33,001 and up to £45,300	8.50%
On earnings above £45,301 and up to £60,400	9.50%
On earnings of £60,401 and above	12.00%

If a person works part-time their contribution rate is worked out on the whole-time pay rate for the job, with actual contributions paid on actual pay earned. There is no automatic entitlement to a lump sum. Members may opt to give up (commute) pension for lump sum up to the limit set by the Finance Act 2004. The accrual rate guarantees a pension based on 1/49th of pay from 1 April 2015. Prior to this the accrual rate guarantees a pension based on 1/60th of final pensionable salary and years of pensionable service.

Prior to 2009 the accrual rate guaranteed a pension based on 1/80th and a lump sum based on 3/80th of final pensionable salary and years of pensionable service.

The value of the accrued benefits has been calculated on the basis of the age at which the person will first become entitled to receive a pension on retirement without reduction on account of its payment at that age; without exercising any option to commute pension entitlement into a lump sum; and without any adjustment for the effects of future inflation. Retirement can be taken with receipt of benefits in full from the normal pension age. The normal pension age is 65 for any benefits built up before 1 April 2015. For pension build up from 1 April 2015, the Normal Pension Age is not fixed at age 65 but, instead, is the same as the State Pension Age (but with a minimum of age 65).

Pension Benefits of Senior Employees

Table 4: In-year contributions and accrued benefits

Name	Position at 31/3/2025	In-Year Pension Contributions		Accrued Pension Benefits	
		For Year to 31 March 2025	For Year to 31 March 2024	As at 31 March 2025	Difference from 31 March 2024
		£	£	£	£
Senior Employees					
Russell Hewton	Assessor & ERO	4,047	23,663	61,732	5,102
Kevin Kelly	Depute Assessor & ERO (Sept. 2024 to March 2025)	2,230	0	1,373	1,373
Darryl Rae	Depute Assessor & ERO (April 2024 to Sept. 2024)	1,416	19,467	2,998	828

Remuneration Report

The pension figures shown in Table 4 on page 22 relates to the benefits that the person has accrued as consequence of their total 'local government' service, and not just their current appointment.

The Local Government (Discretionary Payments and Injury Benefits) (Scotland) Regulations 1998 make provision for authorities to make discretionary payments to local government employees to pay compensation for premature retirement. There were no discretionary payments made to senior employees during the year.

Exit Packages

There were no exit packages during financial years 2024/25 and 2023/24.

Trade Union Facility Time

Facility Time generates benefits for employees, managers and the wider community from effective joint working between union representatives and employers.

Details of the Facility Time within the Board during the year to 31 March 2025 are shown in Table 5.

Table 5: Trade Union

Trade Union Officials	Trade Union Representatives
0	1
Percentage of Time Spent on Facility Time	
Percentage	Employees
<1%	1
Total cost of facility time	Total Pay bill
£0	£2.4m
% of Pay Bill Spend on Facility Time	Paid TU Activities
£0	£0

Councillor Vaughan Moody
Convenor of the Board
Date: 1 December 2025

Russell Hewton
Assessor and Electoral Registration Officer
Date: 1 December 2025

Statement of Responsibilities

The Boards Responsibilities:

The Board is required to:

- make arrangements for the proper administration of its financial affairs and to secure that the proper officer of the Board has responsibility for the administration of those affairs. In this Board, that officer is the Treasurer;
- manage its affairs to secure economic, efficient and effective use of resources and safeguard its assets;
- ensure the Annual Accounts are prepared in accordance with legislation (The Local Authority Accounts (Scotland) Regulations 2014), and is compatible with that legislation, in accordance with proper accounting practices (section 12 of the Local Government in Scotland Act 2003); and
- approve the Annual Accounts for signature.

Signed on behalf of Dunbartonshire and Argyll & Bute Valuation Joint Board.

Councillor Vaughan Moody
Convenor of the Board
Date: 1 December 2025

The Treasurer's Responsibilities:

The Treasurer is responsible for the preparation of the Board's Annual Accounts in accordance with proper practices as required by legislation and as set out in the CIPFA/LASAAC Code of Practice on Local Authority Accounting in the United Kingdom (the Accounting Code).

In preparing the Annual Accounts, the Treasurer has:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that were reasonable and prudent;
- complied with legislation; and
- complied with the Code of Practice on Local Authority Accounting in the United Kingdom.

The Treasurer has also:

- kept adequate accounting records which were up to date; and
- taken reasonable steps for the prevention and detection of fraud and other irregularities.

I certify that the Financial Statements give a true and fair view of the financial position of the Board at the reporting date and the transactions of the Board for the year ended 31 March 2025.

Laurence Slavin
Treasurer
Date: 1 December 2025

Annual Governance Statement

The Annual Governance Statement is included within the Annual Accounts to assure stakeholders on how the Board directs and controls its functions and how it relates to communities which will enhance transparency and scrutiny of the Board's activities.

Scope of Responsibility

The Board is responsible for ensuring that its business is conducted in accordance with the law and proper standards, and that public money is safeguarded and properly accounted for, and used economically, efficiently and effectively. The Board also has a duty to make arrangements to secure continuous improvement in the way its functions are carried out.

In discharging this overall responsibility, elected members and senior officers are responsible for implementing effective arrangements for governing the Board's affairs and facilitating the effective exercise of its functions, which includes arrangements for the management of risk.

Governance Framework

The Board has approved and adopted a Code of Corporate Governance (the Code), a Code of Good Governance and also relies on the governance arrangements of West Dunbartonshire Council which are consistent with the principles of the Chartered Institute of Public Finance and Accountancy (CIPFA) and the Society of Local Authority Chief Executives (SOLACE) Framework.

The above code explains how the Board aims to deliver good governance and reviews the effectiveness of these arrangements on an annual basis.

Delivering Good Governance in Local Government Framework, published by CIPFA in association with Solace in 2007 and updated in 2016, sets the standard for local authority governance in the UK and applies to annual governance statements prepared for the financial year 2016/17 onwards.

While the Delivering Good Governance in Local Government Framework is written in a local authority context, most of the principles are applicable to the Board, and on the recommendation of our external auditors, the Board has adopted this process as part of its overall approach to governance.

In accordance with a Code of Good Governance which was approved by the Board in March 2018, a self-assessment against the above CIPFA framework is completed annually and an Action Plan agreed. The Management Team regularly monitor progress against the actions in the Action Plan. The Local Code of Good Governance and the Action Plan can be found on the Board's website at: <https://www.saa.gov.uk/dab-vjb/best-value/>

The Board has also put in place a system of internal financial control designed to manage risk to a reasonable level. Internal controls cannot eliminate risk of failure to achieve statutory duties, policies, aims and objectives and can therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal financial control is based on an ongoing process designed to identify and prioritise the risks to the achievement of the Board's policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically.

The governance framework comprises the systems and processes, and culture and values, by which the Board is directed and controlled. It also describes the way it engages with, and accounts to, its stakeholders.

Annual Governance Statement

Within the overall control arrangements the system of internal control is intended to ensure that assets are safeguarded, transactions are authorised and properly recorded, and material errors or irregularities are either prevented or would be detected within a timely period. It is based on a framework of regular management information, financial regulations, administrative procedures and management supervision.

The overall control arrangements include:

- comprehensive budgeting systems;
- regular reviews of periodic and annual financial reports which indicate financial performance against the forecasts;
- setting targets to measure financial and other performance;
- clearly defined capital expenditure guidelines;
- arrangements supported by a range of policies and guidelines in compliance with the CIPFA Code Practice on Managing the Risk of Fraud and Corruption; and an effective Internal Audit service.

The Board's internal audit service is provided by West Dunbartonshire Council and operates in accordance with the Public Sector Internal Audit Standards. West Dunbartonshire Council conforms to the requirements of the CIPFA Statement on the Role of the Head of Internal Audit (2019).

Review of Effectiveness

The Board has a responsibility for ensuring the continuing effectiveness of its governance framework and its system of internal financial control. The Shared Services Manager Audit & Fraud produces an annual audit plan based on a risk assessment of the Council's and the Board's systems and processes. The audit plan is approved by the Audit Committee of the Council. This Committee meets regularly and receives reports from the Shared Services Manager Audit & Fraud. The Board's external auditors also attend. The Shared Services Manager Audit & Fraud produces an annual report on the work carried out by Internal Audit during the year. This report contains a view on the effectiveness of the system of internal financial control.

The Internal Audit service operates in accordance with Public Sector Internal Audit Standards (PSIAS). The Shared Services Manager Audit & Fraud meets regularly with chief internal auditors of other authorities and staff within the Internal Audit Service are appropriately trained.

Our review of the effectiveness of the system of internal financial control is informed by:

- the work of managers within both the Board and West Dunbartonshire Council who have responsibility for the development and maintenance of the financial control framework;
- the work undertaken by West Dunbartonshire Council's Internal Auditors during the year to 31 March 2025;
- the assessment of risk completed during reviews of the strategic audit plan;
- reports issued by the Board's External Auditors and other review bodies; and
- knowledge of the Board's governance, risk management and performance monitoring arrangements.

Annual Governance Statement

Through West Dunbartonshire Council, the Board's financial management arrangements conform with the governance requirements of the CIPFA Statement on The Role of Chief Financial Officer in Local Government 2010.

We are satisfied that the Board has in place a sound system of internal financial control and that appropriate mechanisms are in place to identify any areas of weakness and to take appropriate action. This is corroborated by an Annual Assurance Statement prepared by the Shared Services Manager Audit & Fraud, stating that reasonable assurance can be placed upon the adequacy and effectiveness of the Board's internal control system in the year to 31 March 2025.

Annual Performance

Examples of developments which have led to significant improvement in arrangements for control, governance or risk management within the Board during 2024/25 include:

- Introduction of new Key Performance Indicator for Sold House Processes.
- Introduction of a new procedure for the control and management of Board assets.
- Continued development of systems to support the new NDR Proposal Process.
- Reviewed and updated our Code of Corporate Governance.
- A review of the household canvass routes, and canvass planning, to drive efficiencies in the delivery of the annual canvass.
- Rolled out new procedures and training for staff involved in the Sold House Process.
- Put in place project plan and risk management surrounding the delivery of a new Assessors core system.
- Put in place project plan and risk management for the delivery of the 2026 Non-Domestic Revaluation.
- Put in place project plan and risk management for the delivery of the 2026 Scottish Parliamentary Election.
- Listened to feedback from our stakeholders, and acted on it on a number of documented occasions.
- Continued disposal of transferred CT appeals and presented cases to the First-tier Tribunal at online hearings under the new rules and procedures.
- Continued disposal of transferred NDR appeals and presented cases to the First-tier Tribunal at online hearings under the new rules and procedures, including meeting the required deadline for disposal of 2017 Roll appeals.
- Commenced the 2023/24 annual Self Catering Audit
- Complete a project to deal with an identified backlog of sold house surveys
- Recognised the extensive loss of experience within in the valuation teams over a short period and took steps to develop the new teams, establishing formal training sessions with the use of our new conferencing facilities across office locations
- Published 2025's Public Sector Equality Duty report
- Completed a Progress Update Review for submission to the Keeper.
- Continued with regular Record Management days across both office locations to ensure full adherence with our business classification and retention schemes
- Carried out our annual good governance self-assessment
- Reviewed a number of process instructions, combining these in to single instructions across our organisation.

Annual Governance Statement

The following areas were identified by the Assessor & ERO for further improvements in 2025/26:

- Continued work on the project to standardise process instructions across offices.
- Identify gaps in process instruction provision and fill those gaps.
- Review of SCU Audit Process to react to feedback received from our stakeholders.
- Further expansion of Non-Domestic Valuations available for public view on the Scottish Assessors Portal.
- Work with other EROs to develop a set of Electoral Registration KPIs
- Review Electoral Participation Strategy in advance of the Scottish Parliamentary Election (SPE).
- Consider reporting requirements for the new Non-Domestic Proposals and Appeals system.
- Re-visit the position with the Board's Prudential Reserve Policy.
- Ensure that CT and NDR Update Reconciliation Processes are available in the replacement Assessors System.
- Review of Survey Workload system to ensure better management oversight of these processes.
- Investigate off the shelf, or possibility of in-house developed software which could improve processes within the organisation.
- Consider and plan for the cliff-edge of Barclay Funding which is due to expire this year.
- Set up a system to ensure induction training is being completed.
- Review performance metrics that will be available as part of the new Assessors system.
- Develop a set of service request expectations to assist stakeholders in understanding potential timescales for enquiries to be dealt with.
- Continued focus will be given to implementing our Records Management plan, with particular focus on compliance with retention policies.

Assurance

On the basis of the assurance provided, we consider the governance and internal control environment operating during 2024/25 to provide reasonable and objective assurance that any significant risks impacting on the achievement of our principal objectives will be identified and actions taken to avoid or mitigate their impact. Systems are in place to continually review and improve the governance and internal control environment and action plans are in place to address identified areas for improvement.

Councillor Vaughan Moody
Convenor of the Board

Date: 1 December 2025

Russell Hewton
Assessor & Electoral Registration
Officer

Date: 1 December 2025

Laurence Slavin
Treasurer

Date: 1 December 2025

Introduction to Annual Accounts

The Annual Accounts comprise the following primary statements:

- Comprehensive Income and Expenditure Statement;
- Movement in Reserves Statement;
- Balance Sheet;
- Cashflow Statement; and
- Summary of significant accounting policies and other explanatory notes.

Comprehensive Income and Expenditure Statement

This statement shows the accounting cost in the year of providing services in accordance with generally accepted accounting practices, rather than the amount to be funded from constituent authority contributions.

Movement in Reserves Statement

This statement shows the movement in the year on the different reserves held by the Board, analysed into 'usable reserves' (i.e., those that can be applied to fund expenditure) and other reserves. The surplus or (deficit) on the provision of services line shows the true economic cost of providing the Board's services, more details of which are shown in the comprehensive income and expenditure statement. The net increase/decrease before transfer to earmarked reserves line shows the statutory general fund balance before any discretionary transfers to or from earmarked reserves undertaken by the Board.

Balance Sheet

The balance sheet shows the value as at the balance sheet date of the assets and liabilities recognised by the Board. The net assets of the Board (assets less liabilities) are matched by the reserves held by the Board. Reserves are reported in two categories. The first of the category of reserves are usable reserves, i.e., those reserves that the Board may use to provide services, subject to any statutory limitations on their use (for example the capital receipts reserve that may only be used to fund capital expenditure). The second category of reserves is those that the Board is not able to use to provide services. This category of reserves includes reserves that hold unrealised gains and losses (for example the revaluation reserve), where accounts would only become available to provide services if the assets are sold; and reserves that hold timing differences shown in the movement in reserves statement line 'adjustments between accounting basis and funding basis under regulations.'

Cash Flow Statement

The cash flow statement shows the changes in cash and cash equivalents of the Board during the reporting period. The statement shows how the Board generates and uses cash and cash equivalents by classifying cash flows as operating, investing and financing activities. The amount of net cash flows arising from operating activities is a key indicator of the extent to which the operations of the authority are funded by way of taxation and grant income or from the recipients of services provided by the authority. Investing activities represent the extent to which cash outflows have been made for resources which are intended to contribute to the Board's future service delivery. Cash flows arising from financing activities are useful in predicting claims on future cash flows by providers of capital (i.e., borrowing) to the Board.

Comprehensive Income and Expenditure Statement

2023/24 Net Expenditure £000	Notes	2024/25 Net Expenditure £000
Income		
(9) Customer Receipts		(14)
Expenditure		
2,452 Employee Costs	1	2,673
126 Property Costs		178
41 Transport Costs		34
315 Supplies & Services		410
123 Support Services		142
274 Depreciation, Amortisation & Impairment	1/6	26
3,322 Net Cost of Service		3,449
(2,793) Revenue Contributions	15	(2,797)
(48) Government Grants	5	(72)
(8) Capital Contributions	15	(40)
(2,849) Other Operating Income		(2,909)
473 Net Operating Expenditure		540
(11) Interest Receivable		(5)
7 Net Interest on the net defined benefit liability/ (asset)	10	15
(4) Finance and Investment Income and Expenditure		10
469 (Surplus)/Deficit on provision of services		550
Remeasurement of the net defined benefit 3 liability/(asset)	10	(314)
(Surplus)/Deficit arising from revaluation of property, 28 plant and equipment		0
31 Other Comprehensive (Income) & Expenditure		(314)
500 Total Comprehensive (Income) & Expenditure		236

Movement in Reserves Statement

	Usable Reserves		Unusable Reserves				Total Reserves
	Fund Balance £000	Capital Requisition Unapplied Account £000	Capital Adjustment Account £000	Revaluation Reserve £000	Pension Reserve £000	Employers Statutory Mitigation Account £000	
2024/25							
Balance at 31 March 2024 Carried Forward	634	45	342	46	(175)	(23)	869
<u>Movement in Reserve 2024/25</u>							
Surplus or (Deficit) on provision of services	(550)	0	0	0	0	0	(550)
Other Comprehensive Income and Expenditure	0	0	0		314	0	314
Total Comprehensive Income & Expenditure	(550)	0	0	0	314	0	(236)
<u>Adjustments between accounting basis & funding basis</u>							
Depreciation	26	0	(26)	0	0	0	0
Pension Scheme Adjustment	293	0	0	0	(293)	0	0
Net Transfer to or from earmarked reserves required by legislation	(9)	0	0	0	0	9	0
Capital requisitions applied to fund capital expenditure	(40)	40	0	0	0	0	0
Capital requisitions unapplied adjustment between accounting basis and funding basis under regulations	0	(37)	37	0	0	0	0
Total Statutory Adjustments	270	3	11	0	(293)	9	0
Increase/(Decrease) in Year	(280)	3	11	0	21	9	(236)
Balance at 31 March 2025	354	48	353	46	(154)	(14)	633
Total Usable		402		Total Unusable		231	

Movement in Reserves Statement

	Usable Reserves		Unusable Reserves				Total Reserves
	Fund Balance £000	Capital Requisition Unapplied Account £000	Capital Adjustment Account £000	Revaluation Reserve £000	Pension Reserve £000	Employers Statutory Mitigation Account £000	
2023/24							
Balance at 31 March 2023 Carried Forward	831	59	594	74	(170)	(19)	1,369
<u>Movement in Reserve 2023/24</u>							
Surplus or (Deficit) on provision of services	(469)	0	0	0	0	0	(469)
Other Comprehensive Income and Expenditure	0	0	0	(28)	(3)	0	(31)
Total Comprehensive Income & Expenditure	(469)	0	0	(28)	(3)	0	(500)
<u>Adjustments between accounting basis & funding basis</u>							
Depreciation	274	0	(274)	0	0	0	0
Pension Scheme Adjustment	2	0	0	0	(2)	0	0
Net Transfer to or from earmarked reserves required by legislation	4	0	0	0	0	(4)	0
Capital requisitions applied to fund capital expenditure	(8)	8	0	0	0	0	0
Capital requisitions unapplied adjustment between accounting basis and funding basis under regulations	0	(22)	22	0	0	0	0
Total Statutory Adjustments	272	(14)	(252)	0	(2)	(4)	0
Increase/(Decrease) in Year	(197)	(14)	(252)	(28)	(5)	(4)	(500)
Balance at 31 March 2024	634	45	342	46	(175)	(23)	869
Total Usable		679		Total Unusable	190		

Balance Sheet as at 31 March 2025

31 March 2024 £000	Note	31 March 2025 £000
388 Property, Plant and Equipment	6	399
388 Long Term Assets		399
670 Short Term Debtors	7	558
670 Current Assets		558
(14) Short Term Creditors	8	(170)
(14) Current Liabilities		(170)
(175) Net Pensions Asset/(Liability)	10	(154)
(175) Long Term Assets/(Liabilities)		(154)
869 Net Assets/(Liabilities)		633
Represented by:		
679 Usable Reserves	MIR/2	402
190 Unusable Reserves	MIR/3	231
869 Total Reserves		633

The Financial Statements were issued on 20 June 2025 and the audited accounts were authorised for issue on 1 December 2025.

Laurence Slavin
Treasurer
1 December 2025

Cash Flow Statement

2023/24 £000	2024/25 £000
Operating Activities	
(2,841) Revenue contributions and grants	(2,869)
(9) Sale of Goods and Rendering of Services	(14)
(11) Interest Received	(5)
(2,861) Cash Inflows from Operating Activities	(2,888)
2,444 Cash paid to and on behalf of employees	2,397
403 Other payments for operating activities	494
2,847 Cash Outflows from Operating Activities	2,891
(14) Net Cash Flows from Operating Activities	3
Investing Activities	
22 Purchase of Assets	37
(8) Other receipts from investing activities	(40)
14 Net Cash flows from Investing Activities	(3)
0 Net (Increase)/Decrease in Cash and Cash Equivalents	0

Notes to the Annual Accounts

Note 1 : Expenditure and Funding Analysis

The analysis of income and expenditure on the face of the comprehensive income and expenditure statement is that specified by the Service Reporting Code of Practice. However, decisions about resource allocation are taken by the Board on the basis of reports that are prepared on a different basis from the accounting policies used in the financial statements. In particular:

- No charges are made in relation to capital expenditure (whereas depreciation, revaluation and impairment losses in excess of the balance on the revaluation reserve and amortizations are charged to the Board in the comprehensive income and expenditure statement; and
- The cost of retirement benefits is based on cash flows (payments of employer's pension contributions) rather than current service cost of benefits accrued in year.

The difference between the employee costs figure and the figure reported in the comprehensive income and expenditure statement is due to the accounting adjustments for pensions and holiday pay accrual (other adjustments) as detailed in the table below. These costs are year-end adjustments that are offset by corresponding transfers to the Balance Sheet and the Movement in Reserves Statement.

2024/25	Net Expenditure chargeable to the Board £000	Adjustments for pensions £000	Adjustments for capital £000	Other adjustments £000	Net Expenditure in the Comprehensive Income & Expenditure Statement £000
Employee Costs	2,404	278	0	(9)	2,673
Property Costs	178	0	0	0	178
Supplies & Services	410	0	0	0	410
Support Costs	142	0	0	0	142
Transport Costs	34	0	0	0	34
Payments to other bodies	0	0	0	0	0
Capital Charges	0	0	26	0	26
Other Income	(14)	0	-	0	(14)
Cost of Services	3,154	278	26	(9)	3,449
Other income and expenditure	(2,874)	15	(40)	0	(2,899)
(Surplus) or Deficit on the provision of services	280	293	(14)	(9)	550

Notes to the Annual Accounts

2023/24	Net Expenditure chargeable to the Board £000	Adjustments for pensions £000	Adjustments for capital £000	Other adjustments £000	Net Expenditure in the Comprehensive Income & Expenditure Statement £000
Employee Costs	2,453	(5)	-	4	2,452
Property Costs	126	-	-	-	126
Supplies & Services	315	-	-	-	315
Support Costs	123	-	-	-	123
Transport Costs	41	-	-	-	41
Payments to other bodies	-	-	-	-	-
Capital Charges	-	-	274	-	274
Other Income	(9)	-	-	-	(9)
Cost of Services	3,049	(5)	274	4	3,322
Other income and expenditure	(2,852)	7	(8)	-	(2,853)
(Surplus) or Deficit on the provision of services	197	2	266	4	469

Note 2 : Balances & Reserves

At their Board meeting on the 16 November 2012, the Board approved a Balance and Reserves Policy. The table below details the movement on revenue reserves during the year and identifies the UK Government MHCLG grant carried forward. This grant is earmarked to fund ongoing new burdens and obligations which require to be funded in the 2025/26 financial year.

	2024/25 £000
Opening Balance at 1 April 2024	634
Revenue Gains/(Losses) on the fund	(280)
Closing Balance at 31 March 2025	354
Earmarked Balances	
UK Government MHCLG grant carried forward	(122)
Total Earmarked Balance	(122)
Total General Reserves (inc £0.100m Prudential Reserve)	232

Notes to the Annual Accounts

Note 3 : Unusable Reserves

2023/24 £000	2024/25 £000
342 Capital Adjustment Account	353
46 Revaluation Reserve	46
(175) Pension Reserve	(154)
(23) Employee Statutory Mitigation Account	(14)
190 Total Unusable Reserves	231

Capital Adjustment Account

The capital adjustment account absorbs the timing difference arising from the different arrangements for accounting for the consumption of non-current assets and for financing the acquisition, construction or enhancement of those assets under statutory provisions. The account is debited with the cost of acquisition, construction or enhancement as depreciation/impairment losses and amortisations are charged to the comprehensive income and expenditure statement (with reconciling postings to the revaluation reserve to convert fair value figures to a historical cost basis). The account is credited with the amounts set aside by the Board as finance for the costs of acquisition, construction and enhancement.

The account contains revaluation gains accumulated on property, plant and equipment before 1 April 2007, the date that the revaluation reserve was created to hold such gains. The movement in reserve statement provides detail of the source of all the transactions posted to the account.

Revaluation Reserve

The revaluation reserve contains the gains made by the Board arising from increases in the value of its property, plant and equipment (and intangible assets). The balance is reduced when assets with accumulated gains are:

- re-valued downwards or impaired and the gains are lost;
- used in the provision of services and the gains are consumed through depreciation; or
- disposed of and the gains are realised.

The reserve contains only revaluation gains accumulated since 1 April 2007, the date that the reserve was created. Accumulated gains arising before that date are consolidated into the balance on the capital adjustment account.

Pension Reserve

The pension reserve absorbs the timing differences arising from the different arrangements for accounting for post-employment benefits and for funding benefits in accordance with statutory provisions. The Board accounts for post-employment benefits in the comprehensive income and expenditure as the benefits are earned by employees accruing years of service, updating the liabilities recognised to reflect inflation, changing assumptions and investment returns on any resources set aside to meet the costs.

Notes to the Annual Accounts

However, statutory arrangements require benefits earned to be financed as the Board makes employer's contributions to pension funds or eventually pays any pension for which it is directly responsible.

Employee Statutory Mitigation Account

The employee statutory mitigation account absorbs the differences that would otherwise arise on the general fund balance from accruing for compensated absences earned but not taken in the year, e.g., annual leave entitlement carried forward at 31 March. Statutory arrangements require that the impact on the general fund balance is neutralised by transfers to or from this account.

Capital Requisition Unapplied Account

The capital requisition unapplied account represents capital contributions from the constituent authorities which have not yet been spent.

Note 4 : Capital Expenditure and Capital Financing

The total amount of capital expenditure incurred in the year is shown in the table below, together with the resources that have been used to finance it.

2023/24 £000	2024/25 £000
9 Contributions from Authorities	40
59 Unapplied Capital Contributions b/forward	45
68 Total Capital Resources	85
0 Servers	(13)
(8) Scanners, Laptops and Monitors	(6)
(4) Firewall & Routers	(2)
(7) Flexi System	0
(4) NDR reform costs	(6)
0 SWAN 2 Line Renewal	(10)
(23) Total Capital expenditure incurred during the year	(37)
45 Unapplied Capital contributions c/forward	48

Notes to the Annual Accounts

Note 5 : Government Grants

The Board credited the following grants within the Comprehensive Income and Expenditure Statement in 2024/25:

2023/24	2024/25
£000 Grant Income	£000
26 Scottish Parliamentary Election Electoral Integrity Programme (New 22 Burdens)	0 72
48 Total	72

Note 6 : Property, Plant and Equipment

	Land & Building £000	Plant & Equipment £000	Total £000
Movements in costs or values			
31 March 2023	643	198	841
Adjustment to assets with a nil net book value	0	(127)	(127)
Additions	0	23	23
Revaluations	(291)	0	(291)
31 March 2024	352	94	446
Additions	0	37	37
31 March 2025	352	131	483
Movements in depreciation and impairment			
31 March 2023	(9)	(164)	(173)
Depreciation charge	(4)	(11)	(15)
Reversal of depreciation charge on revaluation	4	0	4
Adjustment to assets with a nil net book value	0	126	126
31 March 2024	(9)	(49)	(58)
Depreciation charge	(11)	(15)	(26)
31 March 2025	(20)	(64)	(84)
Net Book Value			
At 31 March 2024	343	45	388
At 31 March 2025	332	67	399

Notes to the Annual Accounts

Revaluations

The Board carries out a rolling programme that ensures that all property, plant and equipment required to be measured at current value is re-valued at least every five years. Valuations of land and buildings are carried out in accordance with the methodologies and bases for estimation set out in the professional standards of the Royal Institution of Chartered Surveyors.

Note 7 : Debtors

2023/24 £000	2024/25 £000
- Central Government Bodies	0
1 Other Entities and Individuals	2
669 Other Local Authorities	556
670 Total Debtors	558

Note 8 : Creditors

2023/24 £000	2024/25 £000
3 Central Government Bodies	124
8 Other Entities and Individuals	32
3 Other Local Authorities	14
14 Total Creditors	170

Note 9 : Operating Leases

Board as Lessor

The Board leases out property under operating leases to provide suitable accommodation to Alpha Pets.

The minimum lease payments in future years are:

31 March 2024 £000	31 March 2025 £000
2 Not later than one year	2
3 Later than one year and not later than five years	1
0 Later than five years	0

Board as Lessee

The Board has acquired a number of photocopiers, scanners and letter openers by entering into operating leases.

Notes to the Annual Accounts

The minimum lease payments due under non-cancellable leases in future years are:

31 March 2024 £000	31 March 2025 £000
4 Not later than one year	4
1 Later than one year and not later than five years	0
0 Later than five years	0

The Board reviewed their 2024/25 leases in accordance with IFRS 16 and based on this assessment, it has been determined that the impact of IFRS16 on the financial statements is not material. As a result, the Board has not applied IFRS 16 and will continue to account for leases under its previous accounting policies. The Board will continue to monitor its leases and reassess the materiality of IFRS 16.

Note 10 : Defined Benefit Pension Schemes

As part of the terms and conditions of employment of its officers, the Board makes contributions towards the cost of post-employment benefits. Although these benefits will not actually be payable until employees retire, the Board has a commitment to make the payments that needs to be disclosed at the time that employees earn their future entitlement.

The Board participates in the Strathclyde Local Government Pension Scheme, which is a defined benefit statutory scheme, operated as Strathclyde Pension Fund, and administered by Glasgow City Council in accordance with the Strathclyde Local Government Pension Scheme (Scotland) Regulations 1998.

This is a funded scheme, meaning that the Board and employees pay contributions into a fund, calculated at a level intended to balance the pensions' liabilities with investment assets.

The employers' contribution rate is set by the Fund actuaries following valuation. The employer contribution rate for 2024/25 is set at 16.5% (2023/24 23.3%). In 2024/25, the Board paid an employer's contribution of £0.67m (2023/24 £0.353m).

In addition, the Board is responsible for all pension payments relating to added years' benefits which it has awarded together with the related increases. Strain on the Fund costs are charged in year for any early retirals. There was no Severance or Strain on the Fund Payments during financial year 2024/25 (2023/24 £0).

The Board fully complies with the international accounting standard (IAS 19) concerning the disclosure of information on pension.

IAS 19 states that although the pension benefits will not be payable until the employee retires; the Board has a commitment to make these payments and must disclose the cost of this in its accounts at the time employees earn their future entitlements.

Notes to the Annual Accounts

The Board recognised the cost of retirement benefits in the reported cost of services when they are earned by employees, rather than when the benefits are eventually paid as pensions.

However, the charge that the Board is required to make against its budget is based on the cash payable in the year, so the real cost of post-employment/retirement benefits is reversed out of the general fund via the movement in reserve statement. The following transactions have been made in the comprehensive income and expenditure statement and the general fund balance via the movement in reserves statement during the year.

2023/24 £000	2024/25 £000
Net cost of services	
358 Current service cost	356
358	356
Financing and investment income and expenditure	
7 Net interest	15
365 Total post-employment benefit charged to the Surplus or Deficit on the provision of Service	371
(1,338) Expected return on assets	354
0 Actuarial gains and losses arising from changes in demographic assumptions	(33)
(692) Actuarial gains and losses arising from changes in financial assumptions	(2,876)
538 Actuarial gains and losses arising from experience assumptions	(162)
1,495 Changes in the effect of the asset ceiling	2,403
3 Total remeasurements recognised in Other Comprehensive Income (OCI)	(314)
Movement in Reserves Statement	
Reversal of net charges made to surplus or deficit for post-employment	
(365) benefits	(371)
Actual amount charged against the General Fund Balance in the year -	
363 employer contributions payable to scheme	78
(2) Reversal of gross charges made to surplus or deficit for post employment benefits	(293)

Notes to the Annual Accounts

Reconciliation of Asset Ceiling Adjustment:

2023/24		2024/25
£'000		£'000
(7,755)	Effect of asset ceiling at 1 April	(9,618)
(368)	Interest on the effect of the asset ceiling	(461)
(1,495)	Change in the effect of the asset ceiling	(2,403)
(9,618)	Effect of asset ceiling at 31 March	(12,482)

The underlying assets and liabilities for retirement benefits attributable to the Board as at 31 March 2025 are as follows:

2023/24		2024/25
£000		£000
28,507	Fair Value of plan assets	28,903
(18,889)	Present Value of defined benefit Obligations	(16,421)
9,618	Net (liabilities)/assets in the Strathclyde Pension Fund	12,482
(9,618)	Restriction to asset ceiling	(12,482)
(175)	Present Value of Unfunded Liabilities	(154)
(175)	Net Pension Asset/(Liability)	(154)

The total contributions expected to be made by the Board to the Strathclyde Pension Fund in the forthcoming year to 31 March 2026 is £0.123m.

The actual return on assets is based on long term future investment return for each asset class as at the beginning of the period. The actual rate of returns is 3.5% as at 31/03/25, this is a decrease from (9.9%) as at 31/03/24.

Liabilities are valued on an actuarial basis using the projected unit method which assesses the future liabilities of the fund discounted to their present value. The rate used to value liabilities is the basis of long dated high quality corporate bonds.

Notes to the Annual Accounts

The movement during the year on the defined obligation is noted as:

2023/24 £000	2024/25 £000
18,721 Opening balance	19,064
358 Current service cost	356
880 Interest cost	907
113 Contributions by Members	124
0 Actuarial gains/losses – change in demographic assumptions	(33)
(692) Actuarial gains/losses – change in financial assumptions	(2,876)
538 Actuarial gains/losses – other experience	(162)
(10) Estimated unfunded benefits paid	(11)
(844) Estimated benefits paid	(794)
19,064 Closing Balance as at 31 March	16,575

The movement during the year regarding the fair value of the employer's assets is noted as:

2023/24 £000	2024/25 £000
26,306 Opening balance	28,507
1,338 Expected return on assets	(354)
1,241 Interest Income	1,353
113 Contributions by Members	124
353 Contributions by employer	67
10 Contributions in respect of unfunded benefits	11
(10) Estimated unfunded benefits paid	(11)
(844) Estimated benefit paid	(794)
28,507 Closing Balance as at 31 March	28,903

* Other adjustment represents the Board's share of the net audit adjustments made to the Strathclyde Pension Fund assets.

Notes to the Annual Accounts

The Board's share of the pension funds asset at 31 March 2025 comprised:

2023/24			Asset Category	2024/25		
Quoted prices in Active Markets	Prices not quoted in Active Market	Total		Quoted prices in Active Markets	Prices not quoted in Active Market	Total
£000	£000	£000		£000	£000	£000
5,758	6	5,764	Equity Securities	5,987	19	6,006
0	6,907	6,907	Private Equity	0	6,681	6,681
0	2,241	2,241	Real Estate	0	2,181	2,181
117	13,050	13,167	Investment funds and unit trusts	106	13,226	13,332
44	484	528	Cash and Cash Equivalent	0	703	703
5,919	22,688	28,607	Total	6,093	22,810	28,903

Impact of Virgin Media Judgement

In June 2023, the High Court ruled in the Virgin Media Limited v NTL Pension Trustees II Limited (and others) case regarding the validity of amendments to post 6 April 1997 benefits in formerly contracted-out defined benefit pension schemes. In a judgement delivered on 25 July 2024, the Court of Appeal unanimously upheld the decision of the High Court. This ruling may have a potential future impact on the Local Government Pension Scheme benefits as the Local Government Pension scheme has made amendments since 1997 and these amendments did impact member benefits. No adjustments have been made to the financial statements, as it is not clear if the specific circumstances of the Council's LGPS are relevant and if the Pension Fund obtained the necessary documentation to support amendments at the time. Should this be the case, the impact of the ruling has not yet been determined and would require significant investigation to quantify any potential impact on the Council's liabilities, and so is not quantifiable at this stage.

Asset and Liability Matching Strategy (ALM)

The main fund (Fund 1) of Strathclyde Pension Fund does not have an ALM as this is used mainly by mature funds. The Fund does match, to the extent possible, the types of assets invested to the liabilities in the defined benefit obligation. As is required by the pensions and investment regulations, the suitability of various types of investment has been considered, as has the need to diversify investments to reduce the risk of being invested in to narrow a range. The Fund invests in equities, bonds, properties and in cash.

Notes to the Annual Accounts

The principal actuarial assumptions used at the balance sheet date are as follows:

31 March 2024	31-Mar-25
9.90% Actual rate of return	3.50%
2.80% Inflation/Pension increase Rate	2.80%
3.50% Salary Increase Rate	3.50%
4.80% Discount Rate	5.80%

Mortality

Life expectancy is based on the Fund's VitaCurves with improvements in line with the CMI 2023 model, with a 15% weighting of 2023 (and 2022) data, a 0% weighting of 2021 (and 2020) data, standard smoothing (Sk7), initial adjustment of 0.25% and a long term rate of improvement of 1.5% p.a. for both males and females. Based on these assumptions, the average future life expectancies at age 65 for the Employer are summarised below:

	Males	Females
Current Pensioners	20.9 years	22.7 years
Future Pensioners	21.5 years	24.3 years

Sensitivity Analysis

The estimation of defined benefit obligation is sensitive to the actuarial assumptions. The sensitivities regarding the principal assumptions used to measure the schemes liabilities are set out below:

Approximate % increase to Employer Liability	Approximate monetary amount £000
2.00%	276
4.00%	663
0.00%	20
2.00%	263

Note 11 : External Audit Costs

In 2024/25 the Board incurred the following fees relating to external audit in respect of external audit services undertaken in accordance with the Code of Audit Practice:

2023/24 £000	2024/25 £000
9 Fees payable for external audit services	10

Note 12 : Contingent Assets & Liabilities

The Board has not identified any Contingent Assets and Liabilities.

Notes to the Annual Accounts

Note 13: Nature and Extent of Risks arising from Financial Instruments

As at 31 March 2025, the Board has debtors of £0.558m and creditors of £0.170m. There is no provision for bad debts. The transactions entered into do not give rise to any market or liquidity risk and credit risk is considered below.

Credit Risk

Credit risk arises from deposits with banks and financial institutions, as well as credit exposures to the Board's customers.

The Board's finances are controlled by West Dunbartonshire Council. This risk is minimized through the Council's Annual Treasury Strategy, which requires that deposits are not made with financial institutions unless they meet identified minimum credit criteria. The Annual Treasury Strategy also considers maximum amounts and time limits in respect of each financial institution.

Note 14 : Agency Services

Where the Board acts as an agent for another entity, transactions are not reflected in the Board's financial statements, with the exception of cash collected or expenditure incurred by the Board on behalf of the other entity, in which case there is a debtor or creditor position in the balance sheet for amounts due or owed.

The Board bills and collects Civil Penalties on behalf of the Scottish Government. During 2024/25 the Board billed £3.305m (2023/24 £0) and collected £0.004m (2023/24 £0) and received £0m for providing administrative services in 2024/25 (2023/24 £0). No debtor or creditor balance was recognised at 31 March 2025.

Note 15 : Related Parties

Related parties are those bodies or individuals that have the potential to control or significantly influence the Board, or to be controlled or significantly influenced by the Board. The Board is required to disclose material transactions that have occurred with related parties and the amount of any material sums due to or from related parties. Related party relationships require to be disclosed where control exists, irrespective of whether there have been transaction between the related parties.

Disclosure of this information allows the readers to assess the extent to which the Board might have been constrained in its ability to operate independently or might have secured the ability to limit another party's ability to bargain freely with the Board.

Elected members and senior officers

Members of the Joint Board and senior officers have control over the Board's financial and operating policies. They have the responsibility to adhere to a Code of Conduct, requiring them to declare an interest in matters that directly or indirectly influence, or appear to influence, their judgement or decisions taken during the course of their work. The total senior officers' remuneration allowances paid in 2024/25 is shown in the Remuneration Report on page 20. There is no remuneration paid to elected members by the Board.

Notes to the Annual Accounts

The Board consisted of the following elected members at 31 March 2025:

ARGYLL & BUTE COUNCIL

Councillor Gordon Blair
Councillor Mark Irvine
Councillor Dougle McFadzean
Councillor Iain James MacQuire
Councillor Peter Wallace

EAST DUNBARTONSHIRE COUNCIL

Councillor Vaughan Moody (Convenor)
Councillor Stewart MacDonald
Councillor Jim Gibbons
Councillor Willie Paterson
Councillor Andrew Polson
Councillor Calum Smith

WEST DUNBARTONSHIRE COUNCIL

Councillor John Millar
Councillor Jonathan McColl
Councillor Lawrence O'Neill
Provost Karen Conaghan
Councillor Grupreet Singh Johal

Elected member interests in related parties

The register of Interest for Argyll & Bute Council and West Dunbartonshire Council can be accessed through their respective websites, details are shown below,

- Argyll & Bute Council

<https://www.argyll-bute.gov.uk/my-council/councillors-directory>

- West Dunbartonshire Council

<https://www.west-dunbarton.gov.uk/council/councillors-and-committees/councillor/>

Information on East Dunbartonshire Council's Register of Interest is available by contacting :

- East Dunbartonshire Council
Customer Services
0300 123 4510

Key Related Parties – Member Authorities

The member authorities of the Board are Argyll & Bute Council, East Dunbartonshire Council and West Dunbartonshire Council. They contributed a total requisition (including both revenue and capital contributions) in the following proportions to enable the Board to carry out its objectives:

2023/24 £000		2024/25 £000
1,253	Argyll & Bute Council	1,268
766	East Dunbartonshire Council	777
782	West Dunbartonshire Council	792
2,801	Total Contributions	2,837

Notes to the Annual Accounts

As approved by the Board on 28 March 2025, the relative allocation of the requisition across constituent authorities is adjusted each year in line with relative proportions of Grant Aided Expenditure as issued by the Scottish Government.

West Dunbartonshire Council is the lead authority of the Board, providing Treasurer and Clerking services, as well as support services, such as HR, Legal and Internal Audit. The Board has a Service Level Agreement with West Dunbartonshire Council and in 2024/25, the Board paid West Dunbartonshire Council £0.142m for support services (£0.123m in 2023/24).

West Dunbartonshire Council also acts as the banker for the Board and all incoming and outgoing transactions are made via the Council's bank accounts. As such, in 2024/25 West Dunbartonshire Council owed the Board £0.558m (£0.669m 2023/24).

There were no further material transactions between the Board and its member authorities.

Other public bodies

Strathclyde Pension Fund is the principal administrators of the post-retirement funds held on behalf of the current and former employees of the Board. Information about transactions during the year and outstanding assets and liabilities in relation to the Board's pension fund can be found in Note 10: Retirement Benefits.

The Board received grant income from the UK Government Department of Levelling Up, Housing and Communities of £0.194m for the implementation of voter ID. The board recognised £0.072m as income in 2024/25 with the remaining £0.122m being carried forward as a creditor into financial year 2025/2026.

Note 16 : Assumptions made about the future

The Financial Statements contain estimated figures that are based on assumptions about the future or that are otherwise uncertain. Estimates are made taking into account historical experience, current trends and other relevant factors. However, because balances cannot be determined with certainty, actual results could be materially different from the assumptions and estimates. The items in the Board's balance sheet as at 31 March 2025, for which there is a significant risk of material adjustment in the forthcoming financial year are noted below. Examples are provided of each potential uncertainty and the effect it would have within the Financial Statements are also noted.

Notes to the Annual Accounts

These examples provide an understanding of the significance of a small change in the estimation assumption:

Estimation assumptions which impact within the next 12 months:

Item	Uncertainty	Potential Effect
Property, Plant and Equipment - Valuation	The Board's assets are valued on a rolling programme over a maximum of 5 years. The valuation assumptions are ascertained by the professional valuers used by West Dunbartonshire Council as lead authority. The Board commissioned a survey to check for the presence of Reinforced Autoclaved Aerated Concrete (RAAC) in its office building at 235 Dumbarton Road, Clydebank G81 4XJ. A report was received by the Assessor on Monday 3 March 2025, advising of the presence of RAAC planks in the building. A revaluation of the building was undertaken in April 2025. The reduction in value has been reflected in the Financial Statements. The Board's other property was revalued in 21/22 and are considered to be appropriate.	If the actual results differ from the assumptions, the value of the assets could be affected. The current value of the assets subject to revaluation over the rolling programme is £0.352m No revaluations were carried out during 24/25. The impact for each 1% change in these valuations would be £0.003m within the Balance Sheet, resulting in an increase or decrease to the Revaluation Reserve, or an impairment charge, but with no effect on the general reserves. Any change would also impact on the annual depreciation charge.
Property, Plant and Equipment - Depreciation / Useful Lives	Assets are depreciated over useful lives that are dependent on assumptions about the level of repairs and maintenance that will be incurred in relation to those assets. The useful lives assigned to assets is deemed to remain valid.	If the useful lives of assets were too high, it is estimated that the annual depreciation charge for buildings would increase by £0.011m for every year that useful lives had to be reduced, resulting in a further charge to that value through the comprehensive income and expenditure statement and the value of the assets held in the Board's Balance Sheet would also be reduced by the same value. Any change would not affect the reserves position of the Board.

Notes to the Annual Accounts

Estimate assumptions which impact longer term are shown within the table below:

Item	Uncertainty	Potential Effect
Pension Liability	Estimation of the net liability to pay pensions depends on a number of complex judgements relating to the discount rates used, the rate at which salaries are projected to increase by, changes in retirement ages, mortality rates and expected returns on pension assets held. This is further detailed within note 10 of the financial statements. A firm of consulting actuaries is engaged to provide the Board with expert advice about the assumptions applied.	The sensitivities regarding the principal assumptions used by the consulting actuaries to measure the scheme liabilities are set out below: - a 0.1% decrease in the real discount rate would result in a 2% increase (£0.276m) in the employer's obligation. - a one year increase in member life expectancy would result in a 4% increase (£0.665m) in the employer's obligation. - a 0.1% increase in the salary increase rate would result in a 0% increase (£0.020m) in the employer's obligation. - a 0.1% increase in the pension rate would result in a 2% increase (£0.264m) in the employer's obligation.

Note 17 : Accounting Standards Issued not Adopted

For 2024/25, the Code requires the disclosure of information relating to the expected impact of an accounting change that will be required by a new standard that has been issued but not yet adopted.

This applies to the adoption of the following new or amended standards:

- Classification of Liabilities as Current or Non-current (Amendments to IAS 1) issued in January 2020
- Lease Liability in a Sale and Leaseback (Amendments to IFRS 16) issued in September 2022
- Non-current Liabilities with Covenants (Amendments to IAS 1) issued in October 2022
- International Tax Reform: Pillar Two Model Rules (Amendments to IAS 12) issued in May 2023
- Supplier Finance Arrangements (Amendments to IAS 7 and IFRS 7) issued in May 2023

Overall, these new or amended standards are not expected to have a significant impact on the Annual Accounts in future years.

Notes to the Annual Accounts

Note 18 : Events after the Balance Sheet date

These are events, both favourable and unfavourable, that occur between the end of the reporting period and the date when the Statement of Accounts is authorized for issue. An adjustment is made to the financial statements where there is evidence that the event relates to the reporting period; otherwise the financial statements are not adjusted. Where the amount is material, a disclosure is made in the notes.

There have been no other material events after the balance sheet date which necessitate revision of figures in the financial statements or notes thereto including contingent assets or liabilities.

Notes to the Annual Accounts

Note 19 - Accounting Policies

A General Principles

The Annual Accounts summarise the Board's transactions for the 2024/25 financial year and its position at the year end of 31 March 2025. The Board is required to prepare Annual Accounts by the Local Authority Accounts (Scotland) Regulations 1985. Section 12 of the Local Government in Scotland Act 2003 requires they be prepared in accordance with proper accounting practices. These practices primarily comprise the Code of Practice on Local Authority Accounting in the United Kingdom 2024/25 ("the Code") and the Service Reporting Code of Practice, supported by International Financial Reporting Standards (IFRS).

The accounting convention adopted in the Annual Accounts is principally historic cost, modified by the revaluation of certain categories of Property, Plant and Equipment and financial instruments.

B Accruals of Income and Expenditure

Activity is accounted for in the year that it takes place, not simply when payment is made or received. In particular:

- Revenue from the provision of services is recognised when the Board can measure reliably the percentage of completion of the transaction and when it is probable that the economic benefits associated with the transaction will flow to the Board;
- Expenses in relation to services received are recorded as expenditure when the services are received, rather than when payment is made;
- Supplies are recorded as expenditure when they are consumed – where there is a gap between the date supplies are received and their consumption, they are carried as inventories on the Balance Sheet based upon materiality:
- Interest payable on borrowings and receivable on investments is accounted for on the basis of the effective interest rate for the relevant financial instrument, rather than on cash flows

fixed or determined by the contract; and

- Where income and expenditure have been recognised but cash has not been received or paid, a debtor or creditor for the relevant amount is recorded in the Balance Sheet. Where there is evidence that debts are unlikely to be settled, the balance of debtors is written down and charged to revenue for the income that might not be collected.

C Changes in Accounting policies, Estimates and Errors

IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors requires disclosure of information on the expected impact of new accounting standards that have been issued but are not yet effective. These have been reviewed and are not deemed to be significant for the financial statements.

Changes in accounting policies are only made when required by proper accounting practices or the change provides more reliable or relevant information about the effect of transactions, events or conditions on the Board's financial position or performance. Where a change is made, it is applied retrospectively by adjusting opening balances and comparative figures, as if the new policy has always been applied.

Changes in accounting estimates are accounted for prospectively, i.e., in the current and future years only.

Material errors discovered in prior period figures are corrected retrospectively by amending opening balances and comparative figures.

D Charges to Revenue for non-current assets

Services are debited with the following amounts to record the cost of using or holding fixed assets during the year:

- Depreciation, attributable to the assets used by the Board;

Notes to the Annual Accounts

- Revaluation and impairment losses, where there is no accumulated gain in the Revaluation Reserve; and
- Amortisation of intangible fixed assets.

E Intangible assets

Expenditure on non-monetary assets that do not have physical substance but are controlled by the Board as a result of past events (e.g., computer software and/or software licences) is capitalised when it is expected that future economic or service benefits will flow from the asset to the Board.

Assets are measured originally at cost and only revalued where the current value of the asset can be determined by reference to an active market.

Where an intangible asset has a finite useful life, the depreciable amount of an intangible asset is depreciated over its useful life in the Comprehensive Income and Expenditure Statement. An asset is tested for impairment whenever there is an indication that the asset might be impaired any losses recognised are posted in the Comprehensive Income and Expenditure Statement.

Any gain or loss arising on the disposal or abandonment of an intangible asset is recognised in the Surplus or Deficit on the Provision of Services when the asset is derecognised.

Where expenditure qualifies as capital for statutory purposes, amortisation, impairment losses and disposal gains and losses are not permitted to have an impact on the Board's balance and are therefore reversed out in the Movement in Reserves

Statement and posted to the Capital Adjustment Account and the Capital Receipts Reserves.

F Property, Plant and Equipment

Assets that have physical substance and are held for the supply of goods and services, either directly or indirectly, and that are expected to be used during more than one financial year are classified as Property, Plant and Equipment.

Recognition

Expenditure on the acquisition, creation or enhancement of property, plant and equipment is capitalised on an accruals basis, provided that it is probable that the future economic benefits or service potential associated with the item will flow to the Board and the cost of the asset can be measured reliably. Expenditure that maintains, but does not add to the asset's potential to deliver future economic benefits or service potential, is charged as an expense when it is incurred.

Measurement

Initially measured at cost, comprising of:

- Purchase price;
- Any costs associated with bringing the asset to the location or condition necessary for it to be capable of operating in the manner intended by management; and
- The initial estimate of costs for dismantling and removing the item and restoring the site on which it is located to its original state.

Where property, plant or equipment are acquired in exchange for a non-monetary asset or assets, or a combination of monetary and non-monetary assets, the cost of the acquired item shall be measured at current value unless there is no economic substance to the exchange transaction, or the current value of neither the asset received nor the asset given up can be reliably measured. The acquired item is measured at current value even if the Board cannot immediately derecognise the asset given up.

The acquired item is measured at the carrying amount of the asset given up if it is not measured at current value.

Assets are then carried in the Balance Sheet using the following measurement bases:

- Other buildings – current value. Where there is no market based evidence of current value because of the specialised nature of the asset and the asset is rarely sold, depreciated replacement cost is used as an estimate of current value; and

Notes to the Annual Accounts

- Plant and equipment and other non-property assets – current value. Where assets in this class have either short useful lives or low values (or both), depreciated historical cost is considered to be a proxy for current value where the useful life is a realistic reflection of the life of the asset and the depreciation method provides a realistic reflection of the consumption of the asset class.

Assets included in the Balance Sheet at current value are re-valued regularly to ensure their carrying amount is not materially different from the current value at the year end, as a minimum every 5 years.

Increases in valuations are matched by credits to the Revaluation Reserve to recognise unrealised gains.

Where decreases in value are identified, the revaluation loss is accounted for by:

- Balance of revaluation gains for the asset in Revaluation Reserve – the carrying amount of the asset is written down against that balance (up to the total gain); or
- No balance of revaluation gains for the asset in the Revaluation Reserve – the carrying amount is written down in the Comprehensive Income and Expenditure Statement.

The Revaluation Reserve contains revaluation gains recognised since 1 April 2007, the date of its formal implementation. Gains arising before that date have been consolidated into the Capital Adjustment Account.

Impairment

Assets are assessed at the end of each financial year for evidence in impairment or a reduction in value.

Where indications exist and any possible differences are estimated to be material, the recoverable amount on the asset is estimated and where this is less than the carrying amount of the asset, an impairment loss is recognised for the shortfall.

Where impairment losses are identified, they are accounted for by:

- Balance of revaluation gains for the asset in Revaluation Reserve – the carrying amount of the asset is written down against that balance (up to the total accumulated gains); or
- No balance of revaluation gains for the asset in the Revaluation Reserve – the carrying amount is written down in the Comprehensive Income and Expenditure Statement.

Where an impairment loss is reversed subsequently, the reversal is credited in the Comprehensive Income and Expenditure Statement, up to the amount of the original loss, adjusted for depreciation that would be charged if the loss had not been recognised.

Depreciation

Depreciation is provided on all property, plant and equipment over their useful economic lives, with an exception made for assets without a determinable finite useful life (i.e., non depreciating land).

The useful lives of assets, as estimated and advised by a suitably qualified officer, are as follows:

Asset Type	Estimated Useful Life	Method
Other Building*	20-60 years	Straight Line
Vehicles, Plant & Equipment	5-10 years	Straight Line
Intangibles	5-10 years	Straight Line

* Including components such as structure, mechanical and electrical, etc.

Where an item of property, plant and equipment assets has major components whose cost is significant in relation to the total cost of the item, the components are depreciated separately.

Revaluation gains are also depreciated, with an amount equal to the difference between current depreciation charged on assets and the depreciation that would be chargeable based upon historic cost being transferred each year from the

Notes to the Annual Accounts

Revaluation Reserve to the Capital Adjustment Account.

G Employee Benefits

Benefits payable during employment

Short term employee benefits (i.e., fall due within 12 months of the year-end), such as wages and salaries, paid leave, paid sick leave, bonuses and non-monetary benefits for current employees are recognised as an expense in the year in which the employees render service to the Board.

An accrual is made against the services in the Surplus or Deficit on the Provision of Service for the costs of holiday entitlement and other forms of leave earned by the employee but not taken before the year end and which employees can carry forward into the next financial year.

Any accrual made in relation to holiday pay only, is required under statute to be reversed out of the General Fund balance by a credit to the Employee Statutory Mitigation Account in the Movement in Reserves Statement.

Termination Benefits

Termination benefits are amounts payable as a result of a decision made by the Board to terminate an officer's employment before the normal retirement date or an officer's decision to accept a voluntary termination package in exchange for those benefits. Termination benefits do not provide the Board with future economic benefits and consequently they are recognised on an accruals basis immediately in the Surplus or Deficit on the Provision of Services line in the Comprehensive Income and Expenditure Statement when the authority is demonstrably committed to provision of the termination benefits.

Where termination benefits involve the enhancement of pensions, they are treated as pension costs for the purpose of the statutory transfer between the Pension Reserve and the

General Fund of the amount by which the pension costs calculated in accordance with the Code are different from the contributions due under the pension scheme regulations. In the Movement in

Reserves Statement appropriations are required to and from the Pension Reserve to remove notional debits and credits for termination benefits related to pension's enhancements and replace them with the cost of the cash paid, including any amounts due and not paid at the year end.

Post-Employment Benefits

Employees of the Board are members of The Local Government Pensions Scheme, administered by Glasgow City Council.

The scheme provides defined benefits to members earned as employees of the Board. The Local Government scheme is accounted for as a defined benefits scheme:

- The liabilities of the pension fund attributable to the Board are included within the Balance Sheet on an actuarial basis using the projected unit method (i.e. an assessment of the future payments that will be made in relation to retirement benefits earned to date by employees, based upon assumptions about mortality rates, employee turnover rates and projection of earnings for current employees).
 - Liabilities are discounted to their value at current prices using a discount rate of 4.75% (based upon
 - the indicative return rate on long dated high quality corporate bonds);
 - All assets are at bid value and are split into Quoted Prices in Active Markets and Prices not quoted in Active Markets, they are now shown in the notes
 - in more detail; and
 - Split by Equity Securities, Debt Securities, Private Equity, Real Estate, Investment Funds, Derivatives, Cash.
 - The change in the net pensions asset / liability is analysed into six components:
1. Current service cost – the increase in liabilities as result of years of service earned this year –

Notes to the Annual Accounts

allocated in the Comprehensive Income and Expenditure Statement to the services for which the employee worked;

2. Past service cost – the increase in liabilities arising from current year decisions whose effect relates to years of service earned in earlier years – debited to the Surplus or Deficit on the Provision of Services in the Comprehensive Income and Expenditure Statement;
3. Net Interest expenses – the expected increase in the present value of liabilities during the year as they move one year closer, less the fair value of plan assets debited to the Financing and Investment Income and Expenditure line in the Comprehensive Income and Expenditure Statement;
4. Gains/losses on settlements and curtailments – the result of actions to relieve the Board of liabilities or events that reduce the expected future service or accrual of benefits of employees – debited/credited to the Surplus or Deficit on the Provision of Services in the Comprehensive Income and Expenditure Statement;
5. Actuarial gains and losses – changes in the net pensions liability that arise because events have not coincided with assumptions made at the last actuarial valuation or because the actuaries have updated their assumptions – debited to the Pensions Reserve; and
6. Contributions paid to the local government pension fund – cash paid as employer's contributions to the pension fund in settlement of liabilities; not accounted for as an expense.

In relation to retirement benefits, statutory provisions require the Fund to be charged with the amount payable by the Board to the pension fund or directly to pensioners in the year, not the amount calculated in accordance to the relevant accounting standards. In the Movement in

Reserves Statement this means that there are appropriations to and from the Pension Reserve to remove any notional debits and credits for

retirement benefits and replace them with the cash paid or payable at the year end, to the pension fund and pensioners.

Discretionary Benefits

The Board also has restricted powers to make discretionary awards of retirement benefits in the event of early retirements. Any liabilities estimated to arise as a result of an award to any member of staff are accrued in the year of the decision to make the award and accounted for using the same policies as are applied to the local government pension scheme.

H Events after the reporting period

Events after the reporting period are those events (both favourable and unfavourable) that occur between the end of the reporting period and the date when the Annual Accounts are authorised for issue. Two types have been identified:

Those that provide evidence of conditions that existed at the end of the reporting period – the Annual Accounts are adjusted to reflect this; and
Those that are indicative of conditions that arose after the reporting period – the Annual Accounts are not adjusted to reflect this.

However, if the event is material, a disclosure is made within the notes of the nature and financial effect.

I Operating Leases

Board as Lessee

Rentals paid under operating leases are charged to the Comprehensive Income and Expenditure Statement as an expense. Charges are made on a straight line basis over the life of the lease, even if it does not match the pattern of payment.

Board as Lessor

Where the Board grants an operating lease over an asset, the asset is retained in the Balance Sheet. Rental income is credited to the Comprehensive Income and Expenditure Statement. Credits are made on a straight line basis over the life of

Notes to the Annual Accounts

the lease, even if it does not match the pattern of payment.

J Provisions

Provisions are made where an event has taken place that gives the Board an obligation, either legal or constructive, as a result of a past event that results in a probable outflow of resources and a reliable estimate can be made of the amount of that obligation.

Provisions are charged as an expense to the Comprehensive Income and Expenditure Statement in the year the Board becomes aware of the obligation and measured at the best estimate at the Balance Sheet date, taking account of relevant risks and uncertainties.

When payments are eventually made they are charged to the provision carried in the Balance Sheet. Estimated settlements are reviewed at the end of each financial year. Where it becomes less than probable that a transfer of economic benefits is now required; the provision is reversed and credited back to the relevant service.

K Contingent Liabilities

A contingent liability arises where an event has taken place that gives the Board a possible obligation whose existence will only be confirmed by the occurrence or otherwise of uncertain future events, not wholly within the control of the Board.

Contingent liabilities also arise in circumstances where a provision would otherwise be made but either it is not probable that an outflow of resources will be required or the amount of the obligation cannot be measured reliably.

Contingent liabilities are not recognised in the Balance Sheet but are disclosed as a note to the accounts, unless the possibility of an outflow of resources embodying economic benefits or service potential is remote.

L Contingent Assets

A contingent asset arises where an event has taken place that gives the Board a possible asset whose existence will only be confirmed by the

occurrence or otherwise of uncertain future events not wholly within the control of the Board.

Contingent assets are not recognised in the Balance Sheet but disclosed in a note to the accounts where it is probable that there will be an inflow of economic benefits.

M VAT

VAT payable is included as an expense only to the extent that it is not recoverable from HM Revenue and Customs. VAT receivable is excluded from income.

N Reserves

Reserves are created by appropriating amounts out of the General Reserve Balance in the Movement in Reserves Statement. When expenditure to be financed from a reserve is incurred, it is charged to the Surplus/Deficit on the Provision of Services in the Comprehensive Income and Expenditure Statement. The reserve is then appropriated back into the General Reserve Balance in the Movement in Reserves Statement so that there is no net charge against requisition income for the expenditure.

Certain reserves are kept to manage the accounting processes for non-current assets and retirement benefits and these reserves do not represent usable resources for the Board.

Notes to the Annual Accounts

Independent auditor's report to the members of Dunbartonshire and Argyll & Bute Valuation Joint Board and the Accounts Commission

Report on the audit of the financial statements

Opinion on the financial statements

We certify that we have audited the financial statements in the annual accounts of Dunbartonshire and Argyll & Bute Valuation Joint Board ("the Board") for the year ended 31 March

2025 under Part VII of the Local Government (Scotland) Act 1973. The financial statements comprise the Comprehensive Income and Expenditure Statement, the Movement in Reserves Statement, the Balance Sheet, the Cash Flow Statement, and notes to the financial statements, including material accounting policy information. The financial reporting framework that has been applied in their preparation is applicable law and UK adopted international accounting standards, as interpreted and adapted by the Code of Practice on Local Authority Accounting in the United Kingdom 2024/25 (the 2024/25 Code).

In our opinion the accompanying financial statements:

- give a true and fair view of the state of affairs of the Board as at 31 March 2025 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with UK adopted international accounting standards, as interpreted and adapted by the 2024/25 Code; and

have been prepared in accordance with the requirements of the Local Government (Scotland) Act 1973, The Local Authority Accounts (Scotland) Regulations 2014, and the Local Government in Scotland Act 2003.

Basis for opinion

We conducted our audit in accordance with applicable law and International Standards on Auditing (UK) (ISAs (UK)), as required by the Code of Audit Practice approved by the Accounts Commission for Scotland. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We were appointed by the Accounts Commission on 18 May 2022. Our period of appointment is five years, covering 2022/23 to 2026/27. We are independent of the Board in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. Non-audit services prohibited by the Ethical Standard were not provided to the Board. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern basis of accounting

We have concluded that the use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Board's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from when the financial statements are authorised for issue.

Notes to the Annual Accounts

These conclusions are not intended to, nor do they, provide assurance on the Board's current or future financial sustainability. However, we report on the Board's arrangements for financial sustainability in a separate Annual Audit Report available from the [Audit Scotland Website](#).

Risks of material misstatement

We report in our Annual Audit Report the most significant assessed risks of material misstatement that we identified and our judgements thereon.

Responsibilities of the Treasurer and the Board for the financial statements

As explained more fully in the Statement of Responsibilities, the Treasurer is responsible for the preparation of financial statements, that give a true and fair view in accordance with the financial reporting framework, and for such internal control as the Treasurer determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Treasurer is responsible for assessing each year the Board's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless there is an intention to discontinue the Board's operations.

The Board is responsible for overseeing the financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities outlined above to detect material misstatements in respect of irregularities, including fraud. Procedures include:

- using our understanding of the local government sector to identify that the Local Government (Scotland) Act 1973, The Local Authority Accounts (Scotland) Regulations 2014, and the Local Government in Scotland Act 2003 are significant in the context of the Board;
- inquiring of the Treasurer to other laws or regulations that may be expected to have a fundamental effect on the operations of the Board;
- inquiring of the Treasurer confirming the Board's policies and procedures regarding compliance with the applicable legal and regulatory framework;
- discussions among our audit team on the susceptibility of the financial statements to material misstatement, including how fraud might occur; and
- considering whether the audit team collectively has the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations.

Notes to the Annual Accounts

The extent to which our procedures are capable of detecting irregularities, including fraud, is affected by the inherent difficulty in detecting irregularities, the effectiveness of the Board's controls, and the nature, timing and extent of the audit procedures performed.

Irregularities that result from fraud are inherently more difficult to detect than irregularities that result from error as fraud may involve collusion, intentional omissions, misrepresentations, or the override of internal control. The capability of the audit to detect fraud and other irregularities depends on factors such as the skilfulness of the perpetrator, the frequency and extent of manipulation, the degree of collusion involved, the relative size of individual amounts manipulated, and the seniority of those individuals involved.

A further description of the auditor's responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Reporting on other requirements

Opinion prescribed by the Accounts Commission on the audited parts of the Remuneration Report

We have audited the parts of the Remuneration Report described as audited. In our opinion, the audited parts of the Remuneration Report have been properly prepared in accordance with The Local Authority Accounts (Scotland) Regulations 2014.

Other information

The Treasurer is responsible for the other information in the annual accounts. The other information comprises the Management Commentary, Annual Governance Statement, Statement of Responsibilities and the unaudited part of the Remuneration Report.

Our responsibility is to read all the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon except on the Management Commentary and Annual Governance Statement to the extent explicitly stated in the following opinions prescribed by the Accounts Commission.

Opinions prescribed by the Accounts Commission on the Management Commentary and Annual Governance Statement

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Management Commentary for the financial year for which the financial statements are prepared is consistent with the financial statements and that report has been prepared in accordance with statutory guidance issued under the Local Government in Scotland Act 2003; and
- the information given in the Annual Governance Statement for the financial year for which the financial statements are prepared is consistent with the financial statements and that report has been prepared in accordance with the Delivering Good Governance in Local Government: Framework (2016).

Notes to the Annual Accounts

Matters on which we are required to report by exception

We are required by the Accounts Commission to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements and the audited part of the Remuneration Report are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

We have nothing to report in respect of these matters.

Conclusions on wider scope responsibilities

In addition to our responsibilities for the annual accounts, our conclusions on the wider scope responsibilities specified in the Code of Audit Practice, including those in respect of Best Value, are set out in our Annual Audit Report.

Use of our report

This report is made solely to the parties to whom it is addressed in accordance with Part VII of the Local Government (Scotland) Act 1973 and for no other purpose. In accordance with paragraph 108 of the Code of Audit Practice, we do not undertake to have responsibilities to members or officers, in their individual capacities, or to third parties.

Tom Reid, Director
For and on behalf of Forvis Mazars LLP
Forvis Mazars LLP
100 Queen Street
Glasgow
G1 3DN

1 December 2025

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD**Report by Assessor & Electoral Registration Officer****Valuation Joint Board – 28 November 2025**

Subject: Workforce Planning Update**1 Purpose**

- 1.1** To advise Members of an update to the 2025 Workforce Plan which was approved at a meeting of the Joint Board on 28 March 2025.
- 1.2** To seek Members' approval of the updated Workforce Plan.

2 Background

- 2.1** The Board were advised at its meeting in June 2023 of an Internal Audit Report which had a remit of reviewing the adequacy and effectiveness of the governance, risk management and controls surrounding the Joint Board's Workforce planning arrangements.
- 2.2** Finding 2 of the audit report addressed matters of the adequacy of monitoring and reporting of workforce plan actions.
- 2.3** The agreed actions in relation to this finding were that the current workforce plan should be updated to include timescales appropriate for each action. The updated plan was to be presented to the Board at its Autumn meeting.

3 Progress

- 3.1** Various rounds of recruitment have been undertaken to fill vacancies that have arisen in year. Two Divisional Valuer posts have been unable to be filled due to a lack of interest in these roles. There is ongoing engagement with WDC HR with a view to benchmarking these roles with similar roles throughout the country.
- 3.2** Trainee valuers continue to be the only available options during recruitment exercise for valuers. Nine out of ten of our valuer posts are now occupied by trainees. This continues to be a large burden on our ever dwindling number of qualified staff in terms of training and development.
- 3.3** In line with the recommendation of the audit, target dates have been added to each action. Some have been marked as review dates rather than dates for completion, as they will be recurring actions, based for example around budget setting each year.

4 Recommendations

- 4.1** Members are asked to note the progress in relation to implementing the Boards Workforce Plan.

Person to contact:

Russell Hewton (Assessor and ERO)

Tel: 0141 562 1260

E-mail: russell.hewton@dab-vjb.gov.uk

Appendices:

Appendix 1: Workforce Planning – 2025 v1.1



*Dunbartonshire and Argyll & Bute
Valuation Joint Board*

Workforce Plan 2025

Version	Author	Changes	MT Approved	Board Approved
1.0	R Hewton	Board Approved	13/03/2025	28/03/2025
1.1	R Hewton	Mid-year update – DRAFT		

Contents

1.0	Introduction	3
2.0	Workforce Planning – Context	4
3.0	Workforce Plan – Progress.....	5
4.0	Updates to the Workforce Plan	6
5.0	Future Workforce Requirements	7
5.1	Non Domestic Rating.....	7
5.2	Council Tax Valuation.....	7
5.3	Electoral Registration	8
	Appendix 1: Workforce Plan - Progress.....	9
	Appendix 2A: 2025/26 – Environmental Analysis, Workforce Modelling, and Action Planning (External Factors)	12
	Appendix 2B: 2025/26 – Environmental Analysis, Workforce Modelling, and Action Planning (Internal Factors)	13

1.0 Introduction

The Valuation Joint Board approved its first formal Workforce Plan in March 2020, reflecting the critical point at which the Board was in terms of balancing new and planned statutory duties with the ongoing requirement to close an existing 'core' budget gap.

Workforce planning is a proactive approach which seeks to enable delivery of strategic objectives by identifying and implementing strategies to ensure the provision of:

- The right number of employees;
- With the right skill sets;
- In the right location;
- At the right time; and,
- At the right cost.

Effective workforce planning is informed by:

- Consideration of the Joint Board's current and future objectives as detailed in the Board's Service Plan;
- Statutory obligations of the Assessor, Electoral Registration Officer, and of the Joint Board;
- The needs of its service users; and,
- The wider policy and legislative environment in which the organisation operates.

The Board has an agreed three-year service plan, which defines the tasks and timescales that the organisation will undertake during the lifetime of the plan. This workforce plan defines the workforce resource required to deliver on the Board's service plan.

A significant amount of the Board's revenue budget is devoted to workforce costs. This plan is therefore important in informing the Board's Long Term Financial Strategy, and the revenue expenditure estimates that are passed to the Board each year for approval.

This mid-year review will:-

- (a) Provide an update on changes and events which have impacted the plan since it was agreed in March 2025,
- (b) Advise on the progress of actions contained in the plan,
- (c) Advise of issues and changes affecting future plans
- (d) Propose the actions required to meet the Joint Board's ongoing workforce requirements.

For the Methodology adopted to Workforce Planning and for the Assessor & ERO's principal service requirements, see the 2020 Workforce Plan and the current Service Plan.

An internal audit review carried out in 2023 identified that *"Where target delivery dates for action plans are not specific it is more challenging to measure overall progress on the Workforce Plan actions. In addition, where completed actions from prior year are included,*

it may not be clear on the new actions identified for the current plan which require approval.

Also, where interim reporting is not in place the Board will not have the ability to monitor and review action plan progress to ensure any issues arising with progress are highlighted and discussed.

The Board will the Workflow Plan on an annual basis. This update forms an interim report on progress in implementing the plan during the year.

2.0 Workforce Planning – Context

From a period of high employee turnover during the Covid years, the Board saw a more stable position of employee turnover during 2023/24, however the position in 2025 is seeing a reversal of that trend.

To end of October 2025 there have been eleven employees resigned their post. Figures for 2023 and 2024 (full years) are shown in addition for comparison purposes, along with the reasons for the resignation:

Reason for Resignation	2023	2024	2025 to end October
Retirement	2	3	1
Internal Progression	2	2	3
External Progression	1	3	2
External Side Move	2	0	3
Relocation	1	0	1
Capability	0	0	1

In addition to the above, three staff on temporary contracts ended their employment at the end of their fixed term contracts in March 2025.

The Board's Agile Working policy continues to allow the Board to attract workers from further afield than may have been practical before, although with a continued high number of trainee valuers in employment, the benefit of being in an office is greatly noticed for training purposes.

The continued shortage of chartered rating surveyors continues to impact the organisation, with 9 out of 10 valuer posts currently occupied by a trainee. This has a huge training and development overhead on the organisation. Additionally, many trainees are still attending courses of study, with time away from the office needed to attend university courses. The shortage of qualified valuers to guide and mentor trainees continues to hamper development.

At present, there are only 6 chartered surveyors in the whole organisation (including the Assessor and Depute Assessor). In 2015, there were 16 chartered surveyors employed.

There are, at present, 2 vacant Divisional Valuer posts in the organisation. Attempts have been made to fill these on two occasions, each round of recruitment being unable to attract any applicants. These are key roles in the organisation. The roles are being reviewed to ensure that they remain competitive compared to other similar level of rating surveyor roles throughout the country.

The annual audit of self-catering properties which was introduced by way of legislation in 2023 following the Barclay Review, introduced another significant new annual burden on the Assessor. This has required a much larger than anticipated staffing resource to complete, and will do so each year going forward. Additionally, in 2025, the Scottish Government laid amending legislation to give Self Catering operators who had failed to make returns by the legal deadline, an additional opportunity to submit evidence for the 2023/24 financial year. This window coincides with the making of the Draft Revaluation Roll, and is having a severe impact on our staff.

Also arising from the Barclay Review was a two-stage proposal and appeal process for non-domestic properties. Revaluation proposals were completed by the legal deadline of September 2025, with a steady stream of running roll proposals arriving. Appeals following from these proposals are now being listed for hearing by the Local Taxation Chamber (LTC). Much of the work involved in preparing cases for LTC requires to be completed by qualified valuers.

The Elections Act 2022 brought about a number of changes in relation to reserved polls. Funding was provided by the UK Government for the years 2023/24, and 2024/25. In a change to funding approach for these new, ongoing burdens, funding is now passed to the Scottish Government via Barnett consequential. This money has not been provided to the Board for 2025/26, although discussions with the Scottish Government are ongoing to try and secure this much needed funding.

3.0 Workforce Plan – Progress

A number of the actions contained in the 2024 update to the Workforce Plan, including planned recruitments and provision of formal training, were completed.

Various rounds of recruitment took place during 2024 to fill vacancies arising from resignations and retirements. This included recruitment processes for the posts of:

- 2 x Trainee Valuer
- Divisional Assessor
- Trainee Technician
- 2 x Clerical Assistants
- 4 x temporary Clerical Assistants
- Administration Assistant
- Depute Assessor & ERO

Recruitment and induction has impacts on the workloads of recruiting and line managers.

In addition to the above, temporary electoral registration canvassers are employed for a period during the autumn canvass.

4.0 Updates to the Workforce Plan

Many of the issues which drove the requirements of the last update to the Workforce Plan and their impacts on the Joint Board, remain valid, including:-

- (a) The move to 3-yearly NDR Revaluations with one year between valuation date and the Revaluation with effect from 2023. Draft values are to be prepared for 30 November in the year before each Revaluation year. A project plan is in place for the 2026 Revaluation, with work streams having started.
- (b) The commencement of a new 2-stage, proposal and appeals system in relation to NDR, and the transfer of functions of local Valuation Appeal Committees to the Scottish Courts and Tribunal Service. A significant amount of work has been carried out in transferring existing appeals and documentation to the new LTC. Additionally, a rewrite of systems and processes has been undertaken to comply with the new legislation in force from 01/04/2023.
- (c) The introduction of new criteria for defining properties as self-catering accommodation with effect from April 2022 which requires the reviews of over 2,000 valuation roll entries annually. This involves writing out to each property on an annual basis requesting evidence of lettings, and subsequently reviewing that evidence, and altering the Valuation Roll/Valuation List as necessary where a property no longer meets the criteria. Further changes to this legislation came in to force on 01/04/2024. The resource required for this new annual burden have been far greater than envisaged.
- (d) The continuing constraints on local government funding, exacerbated by a reduction in Barclay related funding. There has been no further commitment beyond March 2026 from the Scottish Government to fund these ongoing new burdens.

It is to be noted that much of the recruitment planned to implement NDR Reform has already taken place, although posts in general have been filled with trainees instead of qualified persons. This creates an overhead on our qualified staff and managers who are involved in the training and development of our trainees.

Work to implement a replacement Assessors case management and valuation system are ongoing. In order to fund this, a restructure of the valuation teams took place in 2023. This involved creating three equal sized teams (from two previously) and an additional Divisional Assessor post was created. In order to fund the new system and the additional Divisional Assessor, five other (vacant) posts were permanently deleted from the establishment. It is expected that a new system will create efficiencies, allowing services to be delivered by the much reduced workforce. The Board approved this approach in June 2023.

The Elections Act 2022 delivered further changes effecting the Electoral Registration service.

- (a) The requirement to provide Voter Identification (ID) to vote at reserved elections. This will require the production and distribution of Voter Authority Certificates by the ERO where electors do not hold relevant approved documents.
- (b) Absent Voters on the UK Parliamentary Register will be required to reapply for an absent vote every three years, and will apply online for their absent vote.
- (c) The extension of the overseas voting franchise by removal of the existing 15 year limit on overseas electors' right to vote in UK Parliamentary elections.

The UK Government recognised the additional administrative burdens that these changes have brought. Additional funding for the years 2022/23, 2023/24 and 2024/25 was received. In a change to funding model, the UK Government are now funding Local Authorities in England directly for these new burdens. This results in monies that would be due to flow to EROs in Scotland being transferred to the Scottish Government as Barnett Consequentials. This money has not been passed on to the Board for 2025/26.

Vacancies in the organisation continue to be filled when posts become vacant. It is noted that there are challenges with recruiting and retaining qualified chartered surveyors. By law, the Assessor and Depute Assessors must be chartered surveyors. Work is to be carried out on a benchmarking exercise, both with other employers of assessors, and also of local authority roles for similar professional/chartered staff, to gauge whether the remuneration package offered by the Board for these roles is competitive.

A report to the Scottish Parliament on the resourcing of the Assessor notes that the organisation is relying on the goodwill of a few chartered surveyors, who are performing well above capacity, to ensure that the Board's statutory functions are met. This is not a sustainable position.

5.0 Future Workforce Requirements

Future requirements are very dependent on any changes to legislation across the three service areas.

5.1 Non Domestic Rating

No further changes are expected at present. The current requirements for staffing look to remain constant in future years.

Qualified staff are working at (or even over) capacity at present. This is not sustainable in the long run, however at present we have been unable to attract sufficient numbers of qualified staff required to deliver services. This will improve over time as trainees become qualified, providing the Board is able to be competitive in the market.

5.2 Council Tax Valuation

Discussions are continuing at a national level on reforms to the Council Tax. It is unclear at present what those will look like, with consultations and engagement events planned by the Scottish Government during 2025/26. It is more than 30 years since the last domestic revaluation was carried out. If this was to be legislated for by the Scottish Government,

around 9 new posts, at varying levels, would be required to deliver the Revaluation of over 143,000 properties. This will also require surveys to be undertaken of properties which have been altered.

5.3 Electoral Registration

The UK Elections Act initial changes are now bedded into day-to-day processes, and efficiencies have been driven in the organisation to resource these now that additional UK Government funding to deliver the new burdens has ceased.

Of note for 2025, is a further new requirement of the UK Elections Act, which involves corresponding (by post) to almost 40,000 absent voters, inviting them to re-apply for their absent vote arrangement for the UK Parliamentary Register. This process requires to be completed by January 2026. No funding has been provided to enable this process to be undertaken.

The Scottish Government have consulted on planned changes to Electoral legislation in Scotland. As any new burdens arising from the planned bill become clear, this plan will be further updated.

The Assessor will need to stay alert to the demands of ongoing change and react accordingly. Where vacancies arise, consideration will be given to the most suitable use of the resources, funding and structure we have available.

Appendix 1: Workforce Plan - Progress

External Drivers	Agreed Actions	Responsibility	Target Date	Progress
<u>Budget pressure</u>	Utilise the opportunities offered by natural churn.	Assessor & ERO	Review 01/04/2026	An underspend was delivered in 2023/24 and is projected for 2024/25. Despite this, the Board's reserves look set to be depleted during 2025/26. The Long-Term Financial Strategy notes the funding gap and the need for increased council requisitions.
	Consider retention (rather than loss) of technical posts through Barclay Funding.	Assessor & ERO / Treasurer	Review as part of budget setting 01/01/2026	Unplanned churn has dropped significantly from previous years, limiting the ability for savings to be made during recruitment processes. Pressures on the existing workforce are such that delays to recruitment processes negatively impact team morale and performance.
	Consider any efficiencies delivered by the new Assessors Core System, and whether further posts can be deleted (noting 5 posts have already been deleted to fund the new system).	Assessor & ERO	Review as part of budget setting 01/01/2026	Heavy reliance on overtime to deliver the 2023 Revaluation and UK Parliamentary General Election highlights that we are running close to the line, and that cutting staffing numbers would have a negative impact on service delivery. Appetite for overtime is low, resulting in overtime not always being a viable option for service delivery.
	Cease any workflows of a non-statutory nature, to allow staff to focus on delivering the statutory requirements of the Board, the Assessor and the ERO.	Depute Assessor & ERO	01/12/2025	A review of all workflows will be carried out during the implementation of the new Assessors system. Any workflows which are not a statutory requirement will then be ceased.
<u>NDR Reform</u>	Continue to provide / accelerate formal training to Undergraduate Trainee Valuers and APC training to Graduate Trainee Valuers	Depute Assessor/ Divisional Assessors	Review 01/04/2026	Formal education has continued and several trainees made progress in that regard. 7 trainees are now registered with the RICS to begin working towards chartered status. Regular training sessions are being delivered by the VWG to increase knowledge and confidence.

External Drivers	Agreed Actions	Responsibility	Target Date	Progress
<u>NDR Reform</u>	Provide flexible and overtime working for peak times and project pinch points – carrying out of 2026 Revaluation (main work from April to November 2025) would be the next time this approach may require to be used.	Depute Assessor	Review 01/04/2025	Overtime was utilised on two occasions: in the lead up to publication of the 2023 Draft Revaluation Roll, and on the lead up to publication of the 2023 Final Revaluation Roll. Budget provision made for overtime working for the same periods for the 2026 Revaluation. 11/2025 – overtime is being utilised for work involved in delivering the Draft Revaluation Roll. It is anticipated that this may also be required in early 2026 on the run up to final publication. Additional overtime resource was required in IT to support the data migration and quality checks associated with the new system.
<u>Civil Penalties Process</u>	Review ongoing resource requirements of CP process. Corporate Debt Policy to be developed to provide clarity for those administering the process, requiring less input and guidance from managers.	Principal Admin Officer Assessor	01/04/2025 15/03/2025	The full scale roll out of the new Civil Penalty regime has now taken place. This has proven to be resource intensive, however is yielding results in increasing the return rate of AINs. AIN issue and follow up has become a regular, ongoing task to spread this workload, rather than it being focused on certain points of the revaluation cycle. Draft policy created and reviewed by Treasurer. To be take to VJB meeting 28/03/2025 for approval. 11/2025 – Corporate Debt Policy agreed by the Board and in use.
<u>Canvass Reform</u>	Complete an analysis of the annual canvass and review procedures for future Staff and Canvasser training to be reviewed for any changes arising from above review.	PAO PAO	01/01/2026 01/02/2026	Annual event, with learning recorded each year. Reviewed in 2024, and processes updated. Annual review for 2025 to be scheduled on completion of canvass – already included in project plan.

External Drivers	Agreed Actions	Responsibility	Target Date	Progress
	Consider clerical/admin staffing levels and/or specific posts for change or removal.	ERO/PAO/Treasurer	Review as part of budget setting 01/01/2026	4 temporary clerical assistant posts to cease at 31/03/2025 due to UK Government Funding passed to Scottish Government, not being passed to ERO. Additional workload of a re-application process for reserved absent voters – circa 40,000 require to be written to this year.
Depleted experience in the technical/valuation teams.	Continue to provide formal training to Undergraduate Trainee Valuers and APC training to Graduate Trainee Valuers	Depute Assessor	Review 01/04/2025	7 trainees are registered for RICS APC process. 11/2025 – First trainee due to sit Assessment of Professional Competence with the RICS in early 2026.
	Continue to provide qualified staff with CPD and other learning opportunities, including attendance at LTC Hearings, Upper Tribunal Hearings and Lands Valuation Appeal Court.	Depute Assessor	Review 01/04/2025	Various training courses provided. In house on the job training being delivered.
	Valuation Working Group compiling detailed suite of instructions, which will aid staff training and development	Depute Assessor	01/04/2025	Work ongoing on process instructions.
	Carry out a benchmarking exercise to establish if the remuneration package for qualified staff remains competitive in comparison to other offices, and to other chartered/professional roles in local authorities.	Depute Assessor	01/12/2025	11/2025 – two vacant DV posts – unable to fill after 2 rounds of recruitment. Benchmarking process underway with WDC HR involvement.
	Establish a Learning Contract (and associated policy) for employees who receive financial or time resource commitments from the Board to gain a qualification. This may assist with the retention of staff.	Depute Assessor	01/03/2025	Draft policy written for approval by the Board. 11/2025 – Further and Higher Education Policy, incorporating a Learning Contract agreed by the Board and rolled out.

Appendix 2A: 2025/26 – Environmental Analysis, Workforce Modelling, and Action Planning (External Factors)

Main Drivers	Implications/Scenarios	Other factors including Demand and Supply	Conclusions and Actions	Responsibility	Target Date	Monitoring and Evaluation
<u>Budget pressure</u> Static or reduced council contributions. Existing budget gap increasing in future years Inflationary and other pay rises Future exhaustion of existing 'reserves'	Unable to:- * fund existing staffing levels * provide current service levels and/or * deliver on future duties.	Efforts to achieve operational efficiencies and improve productivity will be ongoing continually New and better use of IT systems will be considered to assist with the above.	Utilise the opportunities offered by natural churn. Consider retention (rather than loss) of technical posts though Barclay Funding	Assessor & ERO	Review 01/12/2025	Budget reports will measure whether relevant savings are being made. KPI and other performance reports will measure any effect on service delivery
<u>NDR Reform</u> 3-yearly Revaluation cycle with 1-yr 'Tone' date. New proposals and appeals process. Addition of public parks to the valuation roll increases maintenance. Provision of comparison information to ratepayers. Increased transparency. New Self-Catering subjects criteria. Changes to rateability of certain items of plant and machinery associated with renewable energy	Valuation cycle compressed – processes which are currently 'end-on-end' will need to be carried out simultaneously/in parallel. Capture of new subjects and valuation information will have a 'front-end'/start-up resource implication Increased maintenance activity Increased workload from new and sometimes unplanned legislation, which take time to implement procedures and train staff, and the ongoing resource of complying with the new legislation.	Direct funding specifically for NDR/Barclay Reforms, although this has been cut back from agreed levels for this financial year. No indication of ongoing funding thereafter. Market dearth of appropriately qualified surveyors Inflationary market for qualified surveyors Delaying effect on training, especially of Graduate Trainees, caused by the COVID pandemic and home working.	The appointments made in the last few years have reduced the need to further bolster the valuation teams. Continue to provide/accelerate formal training to Undergraduate Trainee Valuers and APC training the Graduate Trainee Valuers	Depute Assessor/ Divisional Assessors	Review 01/12/2025	NDR Reform/'Barclay' funding has been committed to the retention of technical staff. KPI and other performance reports will measure any effect on service delivery Management Team will monitor progress with respect to delivery of R2026 and, proposal disposal.

Main Drivers	Implications/Scenarios	Other factors including Demand and Supply	Conclusions and Actions	Responsibility	Target Date	Monitoring and Evaluation
production, effective from 1/4/23.						

Appendix 2B: 2025/26 – Environmental Analysis, Workforce Modelling, and Action Planning (Internal Factors)

Internal Factor	Implications/Scenarios	Other factors including Demand and Supply	Conclusions and Actions	Responsibility	Target Date	Monitoring and Evaluation
Depleted experience in the technical/valuation teams	Loss of experience/ knowledge	See above.	Continue to provide formal training to Undergraduate Trainee Valuers and APC training the Graduate Trainee Valuers	Depute Assessor/Divisional Assessor	Review 01/04/2025	A variety of metrics are already in place to monitor service provision including Revaluation progress.
	Inability to fulfill statutory duties.	Availability of formal, CPD and APC training opportunities.				
	Possible delays in progressing Revaluation	.	Continue to provide qualified staff with CPD and other learning opportunities, including attendance at VAC, Lands Tribunal and Lands Valuation Appeal Court.	Depute Assessor/Divisional Assessor	Review 01/04/2025	A notable drop in KPIs has already been realised, with some statutory functions not being time limited, these are seeing slippage in order to meet strict timing requirements of other statutory functions.
	Higher risk of appeal losses following Revaluation					
	Possible reduction in performance in relation to service provision and KPIs		Aim to have trainees qualified and in post as Valuers	Depute Assessor/Divisional Assessor	First expected 01/11/2025	
	Loss of experienced/qualified staff to other offices/local authorities, where pay rates for similar roles can be better.		Carry out a benchmarking exercise to establish if the remuneration package for qualified	Assessor	31/03/2026	

			staff remains competitive.			
--	--	--	----------------------------	--	--	--

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD**Report by Depute Assessor & Electoral Registration Officer****28 November 2025**

Subject: Assessors Service Update**1 Purpose****1.1** The purpose of the report is to advise Members of:

- General Background of Non-Domestic Rating and Council Tax.
- Progress in relation to the Assessor's Non-Domestic Rating (NDR) valuation functions.
- Progress in relation to disposal of 2017 NDR Revaluation and 'running roll' appeals.
- Progress in relation to disposal of 2023 NDR proposals.
- Progress in relation to preparation and delivery of the 2026 Revaluation.
- Progress in relation to the annual review of Self-Catering subjects.
- Progress in relation to the Assessor's Council Tax valuation function.
- Progress in relation to disposal of Council Tax proposals and appeals.
- Forthcoming priorities and next steps.

2 General Background on Non-Domestic Rating

- 2.1** The Assessor is required to carry out a general Revaluation of all Non-Domestic properties. Historically this was generally carried out every 5 years but, from 1 April 2023, Revaluations now take place every 3 years. The latest general Non-Domestic Revaluation took effect from 1 April 2023 with a valuation date of 1 April 2022. This was the first Revaluation since 2017. Work has now begun on the delivery of the 2026 Revaluation, which will be effective from 1 April 2026, with a valuation date of 1 April 2025.
- 2.2** Once a Revaluation Roll is made up, the Assessor is required to maintain the Roll for his area by amending it to reflect a number of circumstances, including physical changes to properties. Any such change to the Valuation Roll may be challenged by relevant parties. From 1 April 2023 this process consists of two stages – an initial proposal stage to the Assessor, with the option to appeal an Assessor's decision to the Local Taxation Chamber (LTC).
- 2.3** Complex appeals proceeded to the Lands Tribunal for Scotland rather than the local Valuation Appeal Committee and in these cases, no statutory disposal dates apply. A number of appeals from the 2010 and 2017 Valuation Rolls remain outstanding and have now transferred from the Lands Tribunal to the Upper Tribunal of the LTC.

- 2.4** The Non-Domestic Rating system has been subject to significant reform in recent years. The Non-Domestic Rating (Scotland) Act was passed in March 2020 and subsequent Regulations since have specified a range of dates, from November 2020 to April 2023, on which various sections of the Act came into force. Funding for these ongoing new burdens after 2025/26 remain uncertain. We continue to seek to embed NDR reform into “business as usual” practices going forward.
- 2.5** The existing powers and duties of the independent local Valuation Appeal Panels/Committees passed to the First Tier Tribunal (FtT) of the newly formed LTC of the Scottish Courts and Tribunals Service (SCTS) on 1 April 2023. The LTC now deal with both Non-Domestic and Council Tax appeals against decision notices issued by the Assessor.

3 General Background on Council Tax

- 3.1** The Assessor is required to maintain the Council Tax Valuation List for his area by amending it to reflect new, altered and demolished properties. Additionally, he must make a decision on proposals which are made against any entry in the Council Tax Valuation Lists, and deal with any subsequent appeals against those decisions which are scheduled for hearing at the LTC.

4 Current Position

4.1 Maintenance of the Non-Domestic Rating Valuation Roll

- 4.1.1** The final 2023 Revaluation Roll was made up on 15 March 2023 and came into force on 1 April 2023. New valuations for 15,180 properties were published online at the Assessors Portal.
- 4.1.2** During the financial year ending 31 March 2025, there were 1,974 amendments made to the Valuation Roll.
- 4.1.3** At 31 March 2025, there were 14,919 entries, with a combined Rateable Value of £395.05m.
- 4.1.4** The maintenance of the Roll continues on a Running Roll basis ensuring that our property records are as accurate as possible ahead of the publication of 2026 Valuation Roll.

4.2 Pre-2023 appeals

- 4.2.1** All 2017 appeals are now disposed of in accordance with the timetable orders statutory disposal date 31 December 2024 with the exception of appeals sitting with the Upper-tier Tribunal.
- 4.2.2** A total of 64 appeals are currently live at Upper-tier Tribunal.

4.3 2023 Revaluation Roll Proposals

- 4.3.1** 1258 Non-Domestic Revaluation proposals were received in the permitted 5-month window to 31 August 2023. The Scottish Government extended the normal 4-month window through amended Regulations.
- 4.3.2** Proposals continue to be received from new occupiers, on the basis of material change or error.
- 4.3.3** All NDR Revaluation Proposals and all other types of proposals with a statutory disposal date of 30/09/2025 have been disposed of.

4.4 Annual Review of Self-Catering subjects

- 4.4.1** The Council Tax (Dwellings and Part Residential Subjects) (Scotland) Amendment Regulations 2021 introduced significant changes to the requirements for Self-Catering classification in the Valuation Roll. The largest change impacting Assessors is the annual provision of evidence of 70 nights letting in a financial year. Existing Self-Catering subjects in the Valuation Roll which no longer meet the criteria are deleted from the Roll and entered into the Council Tax Valuation List.
- 4.4.2** Further changes to legislation were brought in from 1 April 2024, introducing a time limit each year. The consequence of not providing the relevant information on time is the removal of the property from the Valuation Roll, and subsequent entry in the Valuation List.
- 4.4.3** The 2023/24 Audit commenced on 19 August 2024 and returns are still being processed. Annual declaration letters were issued to 1577 Self-Catering Unit operators advising of the changes in legislation and the new qualifying requirements. Supporting evidence was also requested.
- 4.4.4** A total of 1,121 operators provided the requested information on time and with sufficient evidence to justify an entry being retained in the Valuation Roll for their property.
- 4.4.5** Returns in relation to 79 properties were received on time, however the information provided did not demonstrate that the annual requirements were met. This resulted in the properties being removed from the Valuation Roll and added to Council Tax Lists.
- 4.4.6** There were 75 returns which were received late, which resulted in these properties being deleted from Valuation Rolls and placed in the Council Tax List. All deletions from the Valuation Roll have been actioned.
- 4.4.7** For the remaining 120 properties where no return was received, the entry was deleted from the Valuation Rolls.
- 4.4.8** Where a person disagrees with the decision made, their right of appeal is to make a proposal to alter (remove) the entry made in the Council Tax Valuation List. This will lead to a right of appeal to the Local Taxation Chamber of the

Scottish Courts and Tribunals Service. To date, 156 proposals have been received.

- 4.4.9** The retrospective nature of this audit involves verifying evidence of lettings for the previous financial year. This results in changes to the Valuation Roll or List being affected significantly beyond our traditional KPI targets. The audit of properties for 2024/25 will commence in January 2026 with an email write out, followed by a formal request by post.
- 4.4.10** The new Regulations have placed additional burdens on our staff and significantly impacted progress on other statutory obligations. Resourcing the additional work resulted in additional overtime being allocated in order to alleviate work pressures and to achieve other statutory deadlines. However it should be recognised this is not a sustainable solution from a budgetary nor from a wellbeing perspective.
- 4.4.11** An increased volume of SCU enquiries has also been recorded via telephone and email. Staff handling calls are the frontline and have reported an increase in instances of verbal abuse. These have also contributed to the strain on staff and resources. An increase in the number of elected member enquiries has also resulted.
- 4.4.12** The Scottish Government has laid legislation to provide a new opportunity for self-catering owners or operators to provide evidence in respect of the classification of self-catering property for the financial year 2023-24, to allow those who had previously not made a return, or had made a late return, a second chance to comply with legislation. Any evidence, or request to reconsider evidence already submitted, must be communicated to the Assessor between 04/11/2025 – 05/12/2025. This has prolonged the 2023-24 process even further, and will necessitate another batch of backdated changes to Valuation Rolls and Council Tax Lists.
- 4.4.13** On completion of the work on the 2023/24 checks, work will commence on the 2024/25 checks, likely to be early in 2026. It is likely that on completion of that, that work will immediately begin on the 2025/26 checks.

4.5 Maintenance of the Council Tax Valuation List

- 4.5.1** Since 01/04/2025, 250 properties have been added to the Council Tax List. The total number of dwellings on the Council Tax List was 144,414. I should note the previous number included Domestic Garages (lockups).

4.6 Sold House Band Increases

- 4.6.1** The Assessor is required to review the band a property has been placed in, where a property has been subject to a material increase, and it is subsequently sold. Legislation dictates that the date of first sale following the alteration must be used in such circumstances.
- 4.6.2** In 2024, the Board introduced a new Key Performance Indicator, to allow better monitoring of this workload.

- 4.6.3** The introduction of new procedures and effective reporting have addressed any issues that contributed to the initial backlog. Stats for 2025/26 are unavailable at the time of writing this report.

4.7 Council Tax Proposals and Appeals

- 4.7.1** There are 52 Council Tax Proposals outstanding.
- 4.7.2** Appellants now have to lodge Council Tax appeals directly with the LTC, where they disagree with the Assessors decision notice issued in respect of their Proposal. Proposals are still made directly to the Assessor and must be responded to within 6 months.
- 4.7.3** Since 01/04/2025, a total of 44 appeals have been made to the Tribunal. Of those, 24 have been refused by the Tribunal, finding in favour of the Assessor. 2 cases are still awaiting decisions and 1 appeal was upheld by the Tribunal. 6 appeals were withdrawn prior to the hearing date. 11 appeals have a future hearing date. These require a significant amount of chartered surveyor resource to suitably prepare and present cases to Tribunals. This has been a significant work stream with many appeals proceeding to hearing before the LTC.
- 4.7.4** Invalid Council Tax proposals are responded to timeously in accordance with legislation, advising the Proposer that their Proposal is not-well founded, often because they are out of time i.e. they have not lodged their proposal within the 6 months' time limit set out in legislation. The Assessor may identify some specific points raised in the proposal, that requires some additional investigations to be undertaken and, in some instances, advises a member of the surveying staff will carry out a courtesy check of the entry in the Valuation List. If an error is found, it will be corrected. However, as this is not a statutory obligation, there may be some delay until such a check can be resourced.
- 4.7.5** Staff are reporting an increase in telephone calls and email enquiries in respect of these checks which have in some cases escalated to a complaint. The Assessor must prioritise and balance the use of resources effectively and efficiently, as such, all statutory obligations must be prioritised before non-statutory tasks accordingly. A total of 94 checks are still outstanding awaiting further consideration.

4.8 Digitisation of Council Tax files

- 4.8.1** As outlined in the National Records of Scotland (NRS) Progress Update Review (PUR) work continues on a project to digitise paper file records for Council Tax. The project commenced in November 2023. The digitisation of records offers a number of benefits in terms of space saving, improved accessibility for hybrid workers and reduced risk of loss or damage.

4.8.2 As at 13 November 2025 progress was noted as:

Council Area	Total Number scanned
Argyll & Bute	33993
East Dunbartonshire	39,580
West Dunbartonshire	41,831
Total	115,404

4.8.3 These statistics show a 4,153 increase since numbers were last reported to the Board in June 2025. A further 1,765 non-domestic files have also been scanned.

5 Forthcoming Priorities and Next Steps

- 5.1** Following completion of the 2026 Draft Valuation Roll project, consider any new information or representations submitted by ratepayers in advance of final publication. This may include pre-agreement discussions in accordance with the SAA framework.
- 5.2** The Annual Self Catering audit for 2023/24 financial year will be completed.
- 5.3** The Annual Self Catering audit for the 2024/25 financial year will commence with an email request for information. Where no response is received, requests for the annual information will be sent out by post.
- 5.4** Information gathering for the 2026 Revaluation is underway with Assessor Information Notices being sent out. Non return of these results in a Civil Penalty Notice being issued.

6 Recommendations

6.1 Members are asked to note:-

- (a) Progress in relation to the general maintenance of the Valuation Roll and the disposal of both 2017 appeals and 2023 proposals/appeals;
- (b) Progress in relation to the new SCU annual audit and its impact on staff and service delivery;
- (c) Progress in relation to the general maintenance of the Council Tax List, including the disposal of Council Tax proposals and appeals;
- (d) Progress in relation to Sold House Band Reviews;

- (e) The progress of our Council Tax record digitisation project; and
- (f) Progress being made in relation to forthcoming priorities and next steps.

Person to contact:

Kevin Kelly (Depute Assessor and ERO)

Tel: 0141 562 1260

E-mail: kevin.kelly@dab-vjb.gov.uk

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD

Report by the Principal Administration Officer

28 November 2025

Subject: Electoral Registration Service update

1 Purpose

To provide members of the Joint Board with an update on the current position in relation to the Board's Electoral Registration service.

2 Background

The report provided to the Joint Board at the last meeting on 20 June 2025 referred to preparation for the 2025 Canvass, Re-Application for UK Absent Voters, Ward 6 Clydebank Waterfront By-Election and Scottish Parliamentary Election 2026.

3 Current Position - General

3.1 Electoral Registration Processes

All registration applications, including postal and proxy voter applications, whether made on-line or paper format, continue to be processed in line with statutory timetables.

4 2025 Canvass

- 4.1 All contacts with households in Routes 1 & 2 were made as indicated in the previous report to the Board in June 2025.
- 4.2 Route 3 properties were sent an SRP (single responsible person) canvass form as first contact.
- 4.3 This is a change from previous years where first contact was by telephone or email.
- 4.4 The response by telephone or email at this stage was very minimal and most establishments asked for a paper form to complete at their leisure.
- 4.5 Outstanding Route 3 properties at the time of writing this report stands at 15 which is an improvement on previous response rates.
- 4.6 We added Naval Housing in Helensburgh to the Route 3 process after establishing a single responsible person at Faslane Naval Base.
- 4.7 Route 3 increased from 97 in 2024 to 175 in 2025.
- 4.8 The statistics below show the number of properties contacted at the initial stage, and by which method.

	Paper	Email	Total
Route 1	46,923	73,689	120,612
Route 2	23,902	Nil	23,902
Route 3	175	Nil	175
Total Households			144,689

4.9 Reminders were issued on Monday 18 August 2025.

	Forms Issued
Route 1	39,940
Route 2	19,701
	59,641

4.10 Above figures show a decrease in reminder forms being issued from 2024 of 6,396.

4.11 Canvassers were deployed from Monday 15 September 2025 to properties where no response received from either the paper or e-communication contacts.

4.12 The number of properties to receive a personal visit was 18,458.

4.13 The table below shows figures of information collected by canvassers for Canvass Forms and ITRs. At time of writing this report some canvassers had not completed their canvass areas.

Form Type	
Canvass Form	2284
ITR	521
	2,805

4.14 Current figures show a response rate of 34.9%

4.15 Publication of the revised register will be on 1 December 2025.

4.16 A full canvass report will be made available for the next Board meeting.

5 Re-application for UK Absent Voters

5.1 Further to the e-communications sent to those electors not renewed in April and May 2025, figures supplied in last Board report, a reminder was issued to 9,476 electors on 3 October 2025.

5.2 No paper reminders were issued to those electors who have not supplied an email address.

5.3 Funding covers the initial re-application request and the cancellation documentation in January 2026 should they not re-apply.

5.4 Currently 17,563 electors have not renewed their reserved application. That figure consists of 9,173 electors who do not have an email address on our records and 8,390 who we do hold an email address for.

- 5.5** So far 53.89% of electors have either renewed their application or decided they no longer required a postal vote, so it has been removed.
- 5.6** Two further email reminders will be sent via Notify in November and December in an attempt to reduce the number of cancellations in January 2026.
- 5.7** Those who are required to re-apply and currently have a signature waiver due to an illness or disability are being contacted by telephone or email and offered advice and assistance where appropriate.

6 Signature Refresh for Local Government Absent Voters

- 6.1** The signature refresh process normally conducted every January will be postponed in 2026 due to The Absent Voting at Scottish Parliament and Local Government Elections (Signature Refresh) (Miscellaneous Amendment) (Scotland) Order 2025.
- 6.2** Any due in 2026 will be rolled into January 2027 refresh exercise.
- 6.3** EMS suppliers will provide functionality to accommodate the delay.

7 Scottish Boundary Review Implications

- 7.1** Boundaries Scotland review was approved by the Privy Council on 15 October 2025.
- 7.2** The only implication for our board area is in West Dunbartonshire.
- 7.3** Polling districts DU23D and DU23C will be merged.
- 7.4** DU23C currently only contains 6 properties. These will be moved to be included with DU23D.
- 7.5** This will be processed as part of end of year processes and will appear on the revised register to be published on 1 December 2025.

8 Scottish Parliament Election 2026

- 8.1** Planning continues as mentioned in the last report to the Board.
- 8.2** The Representation of the People (Absent Voting at Local Government Elections) (Scotland) Amendment Regulations 2025 allows for those applying for an absent vote to do so using the online service currently used for reserved applications.
- 8.3** Due to the implications of this convergence of absent vote applications it has been decided that it will not take effect until after the Scottish Parliament Election due to take place on Thursday 7 May 2026.
- 8.4** This regulation will also allow emergency proxies for a person accompanying another person to attend medical care or treatment and a last-minute change of proxy if the original proxy cannot reasonably be expected to vote in person.

- 8.5** Electoral Commission guidance and application templates are expected prior to the changes taking effect.

9 Recommendations

- 9.1** Members are asked to note the content of this report.
-

Person to contact:

Rosemary Nelson (Principal Administration Officer)

Tel: 07826 914726

E-Mail: rosemary.nelson@dab-vjb.gov.uk

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD**Report by Assessor & Electoral Registration Officer****28 November 2025**

Subject: Replacement Assessors System**1. Purpose**

- 1.1** The purpose of this report is to provide an update to the Joint Board on the project to replace the Assessors Core System.

2. Background

- 2.1** The Joint Board, at its meeting on 23 June 2023, approved the movement of funds within existing budgets, to fund a replacement of the obsolete Assessors 'Progress' System, which dates back to the days of Strathclyde Regional Council.
- 2.2** Extensive work has been carried out to identify the needs of the organisation, now and in to the future, which has been captured in a detailed specification of requirements for a Core Valuation, Case Management, Document Storage and Mail Management System to support the Assessors statutory functions.
- 2.3** Supported by the Corporate Procurement Unit at West Dunbartonshire Council, and with advice from West Dunbartonshire Councils ICT team, the requirement was published on the Public Contracts Scotland website, and tenders invited.
- 2.4** At its meeting in June 2024, the Board authorised the Assessor & ERO, in conjunction with the Treasurer and Clerk, to progress with the procurement process, and conclude the award of the contract for a Replacement Assessors System, where this is possible within the existing agreed revenue budget.
- 2.5** A contract was awarded for a period of two years, with the option to extend for a further two periods of 12 months, with the contract having commenced on 1st August 2024. The annual cost of the contract is £85,000.

3. Progress to date

- 3.1** Work took place between August 2024 and March 2025, providing an analysis of existing data, and the work needed to migrate this to the new platform. Data extracts were performed and tested, and decisions taken as to the mapping of data to the new system.

- 3.2** At the end of March 2025, following all year end processes, a halt was put on any more changes to the legacy system. This would allow the project team and the new supplier to focus on a static position whilst loading, testing and reconciling data in the new system.
- 3.3** Updates to Valuation Rolls and Council Tax Lists were able to be carried out from late June 2025. Details of changes made to the Roll and List are communicated regularly to the three Council's. Work is ongoing with our supplier to make changes to the system where there are specific requirements from individual Councils.
- 3.4** The Assessor uploads extracts of the Valuation Roll and Valuation List to the Scottish Assessors Portal (saa.gov.uk). An extensive piece of work was undertaken to reconcile data exports, and carry out data quality checks to ensure that the data for public viewing was fit for purpose. These checks were completed in early October, with regular uploads now taking place to the Portal.
- 3.5** Following the Board's agreement to support a project to automate the flow of Planning and Building Warrant data from the Councils to the Board's new system, officers from all three Council's have been assisting with the provision of standard data sets from their systems. These have been able to be loaded in bulk to the system, saving a large amount of time in manually inputting this data. A few issues with data remain which are being addressed with Argyll & Bute Council ahead of a regular stream being sought for the data.
- 3.6** Data feeds that the Board procure from Registers of Scotland are now being automatically processed in to the new system, again providing a saving in staff time of processing these.
- 3.7** The focus in recent months has shifted to facilitating the preparation and production of the Draft 2026 Revaluation Roll, which will be delivered at the end of November. This has involved the migration of tens of thousands of property valuations, along with the necessary data quality checks. The newly available bulk valuation tools are allowing our teams to carry out valuations more efficiently, with greater information available to them.

4. Next steps

- 4.1** Draft 2026 Revaluation Rolls will be produced from the system, including valuation notices for taxpayers. Draft Revaluation data will be export to the Assessors Portal, along with valuations of properties that are held in suitable format.
- 4.2** Work will then take place toward finalising the Revaluation Roll toward the end of March, including transferring of the data to the billing departments of the three Council's.

4.3 Improvements to the data feed process to Council's will be finished, tested, and rolled out.

5. Recommendations

5.1 Members are asked to:

- a) Note progress in relation to implementing the new system.

Person to Contact:

Russell Hewton (Assessor and ERO)

Tel: 0141 562 1260

E-mail: russell.hewton@dab-vjb.gov.uk

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD**Report by Treasurer****Valuation Joint Board: 28 November 2025**

Subject: Update of the Valuation Joint Board Financial Regulations**1. Purpose of Report**

- 1.1** The purpose of this report is to seek Members' approval for the revised Financial Regulations.

2. Background

- 2.1** The Dunbartonshire and Argyll & Bute Valuation Joint Board (the Board) is required in terms of section 95 of The Local Government (Scotland) Act 1972, to make arrangements for the proper administration of its financial affairs taking the form known as the "Financial Regulations".
- 2.2** The Financial Regulations were last revised in September 2022.

3. Main Issues

- 3.1** The revised Financial Regulations are appended to this report. They have been fully reviewed and updated where required.
- 3.2** The most significant of the proposed revisions are within section C of the report in relation to consent for expenditure. Instead of revising the current threshold where Board approval is required (which has been set at £50,000 for a number of years), the annual ill-health retirement insurance policy is now proposed to be a permanent exception alongside the print and mail contract.
- 3.3** It is proposed that the revised Financial Regulations will take effect on 1 December 2025.

4. Conclusion and Recommendation

- 4.1** Members are asked to approve the revised Financial Regulations.

Laurence Slavin**Treasurer****Date: 28 November 2025**

Person to Contact: Joanne Thomson, Accountant
West Dunbartonshire Council

E-mail: joanne.thomson@west-dunbarton.gov.uk

Appendice: Appendix 1 - Revised Financial Regulations



DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD

FINANCIAL REGULATIONS

<u>INDEX</u>	<u>PAGE</u>
A. FINANCIAL ADMINISTRATION	4
1. Responsibility of the Board	
2. Responsibility of the Treasurer	
3. Treasurer as Adviser	
4. Assessor & ERO Responsible for Resources	
5. Assessor & ERO to Consult Treasurer	
6. Best Value	
B. ESTIMATES	5
1. Form of Estimates	
2. Preparation of Estimates	
3. Determination Process	
4. Estimates Timetable	
5. Long Term Capital Programme	
6. Authority to proceed with Capital Projects	
7. Updates to Capital Programmes	
C. CONTROL OF EXPENDITURE	6
1. Need to Budgetary Provision	
2. Virement	
3. Overspendings	
4. Report on Capital and Revenue Schemes	
5. Need for Board Consent to Expenditure	
6. Capital Funding	
7. Responsibility for Budgetary Control	
D. CONTROL OF INCOME	7
1. Determination and Alteration of Charges	
2. Accounting Arrangements	
3. Notification of Income to Treasurer	
4. Write-Offs	
5. Treatment of Monies Collected	
6. Forms	
7. Personal Cheques	
8. Transfers of Money	
9. Government Grants	

E. BANKING, CONTROL OF CHEQUES, BORROWING AND INVESTMENTS	8
1. Arrangement with Bankers	
2. Payments into Bank	
3. Cheque Control	
4. Aggregation of Fund Balances	
F. STORES, INVENTORIES AND COSTING	9
1. Costing Systems and Stores Control	
2. Custody of Stores and Stocktaking	
3. Write-Offs or Surpluses of Stores	
4. Disposal of Surplus Plant, etc.	
5. Inventories	
6. Stock Levels	
G. OFFICIAL ORDERS AND PAYMENT OF ACCOUNTS	9
1. Official Orders	
2. Exemption from Official Orders	
3. Central Purchasing and Standardisation	
4. Check on Goods and Services Received	
5. Certification by Assessor & ERO	
6. Authorised Signatures	
7. Duplicate Invoices, etc.	
8. Corporate Services Department (Finance) Checks	
9. Amendments to Invoices	
10. Electronic Procurement	
11. Employee Code of Conduct	
H. ACCOUNTING	11
1. Accounting Procedures and Records	
2. Internal Checks	
3. Year-end Accounting Returns	
4. Year-end Final Accounts	
I. INTERNAL AUDIT AND VALUE FOR MONEY	12
1. Continuous Internal Audit	
2. Authority of Audit	
3. Contract Audit	
4. Business Irregularities	
J. CASH IMPRESTS	13
1. Provision of Imprest	
2. Bank Accounts for Imprest Holders	
3. Exclusion of Income Collected	
4. Limit on Expenditure – Cash imprest	
5. Limit on Expenditure – Credit Cards and Purchase cards	
6. Statement of Account – Imprest	
7. Accounting for Purchase Card Expenditure	
8. Termination as Imprest Holder	
9. Insurance Cover	

K. CLAIMS FOR EXPENSES AND ALLOWANCES	14
1. Arrangement for Claims	
2. Submission of Claims	
3. Payment of Claims	
4. Certification of Claims	
L. SALARIES, WAGES AND PENSIONS	15
1. Arrangement for Payments	
2. Application of National Agreements	
3. Notification	
4. Appointments	
5. Form and Certification of Records	
M. SECURITY	16
1. Responsibility for Security	
2. Limits to Cash Holdings	
3. Safe Keys	
4. Computer Security	
5. Pre-printed/Pre-signed Cheques, etc.	
N. INSURANCE	17
1. Treasurer - Responsible for Insurance	
2. Notification of Risks	
3. Notification of Claims	
4. Fidelity Guarantee Insurance	
5. Review of Insurance Cover	
O. CAPITAL AND REVENUE FUNDS AND RESERVES	17
1. Policy for Administration	
2. Board Consideration	
P. PROCUREMENT - CONTRACTS FOR SUPPLIES, WORKS AND SERVICES	17
1. Arrangements for procurement	
Q. COMPLIANCE OF MEMBERS AND OFFICERS	18
1. Members Code	
2. Officers Code	
3. Other Regulations	
4. Scheme of Delegation	
R. OBSERVANCE OF FINANCIAL REGULATIONS	18
1. Responsibility of Assessor & ERO	
2. Breach of Regulations	
S. REVIEW OF FINANCIAL REGULATIONS	18
1. Review of Financial Regulations	
2. Variation and Revocation	

A. FINANCIAL ADMINISTRATION

- | | |
|--|--|
| 1. Responsibility of the Board | The Board is responsible for directing and monitoring the administration of its financial affairs. |
| 2. Responsibility of the Treasurer | The Treasurer shall be responsible, under the general direction of the Board, for the proper administration of the Board's financial affairs. |
| 3. Treasurer as Adviser | As the Board's financial adviser, the Treasurer shall report to the Board with respect to the level of resources proposed to be utilised in each financial year and shall keep the Board informed with respect to its finances and financial performance. |
| 4. Assessor & Electoral Registration Officer (ERO) Responsible for Resources | The Assessor & ERO is responsible for the security, custody and control of all resources including plant, buildings, materials, cash and stores, etc. appertaining to the Board |
| 5. Assessor & ERO to Consult Treasurer | <p>The Assessor & ERO, with respect to any matter within his purview which is liable to materially affect the finances of the Board, shall consult with the Treasurer before any provisional or other commitment is incurred or before reporting thereon to the Board.</p> <p>The question of materiality will be the subject of guidance from the Treasurer. Such guidance will form part of these regulations. Matters covered by approved budgets are excluded from this requirement.</p> |
| 6. Best Value | <p>In securing best value, the Board shall maintain an appropriate balance between:</p> <ul style="list-style-type: none">• The statutory duties of the Assessor and ERO,• The statutory duties of the Board,• The quality of its performance of its functions,• The cost to the Board of that performance, and• The cost to persons of any service provided by it for them on a wholly or partly rechargeable basis. <p>In maintaining that balance, the Board shall have regard to:</p> <ul style="list-style-type: none">• Efficiency• Effectiveness• Economy, and• The need to have due regard to all statutory duties of the Board, the Assessor and the ERO. <p>The Board shall discharge its duties under this section in a way which contributes to the achievement of sustainable development.</p> |

B. ESTIMATES

1. Form of Estimates Subject to the direction of the Board, the detailed form of capital and revenue estimates shall be determined by the Treasurer in accordance with normal professional practice.

2. Preparation of Estimates It shall be the duty of the Treasurer to:
 - Prepare a revised Long-term Finance Strategy for the Board each financial year as part of the Estimates process: and
 - Prepare annual estimates on revenue and capital accounts relating to all service areas and services of the Board.

For these purposes, the Assessor & ERO shall furnish the Treasurer each year, at dates determined by the Treasurer, all necessary information regarding the requirements of the Board.

3. Determination Process After preparation, the estimates shall be submitted to the Board for consideration within guidelines defined by the Board.

After consideration by the Board, the estimates (after adjustment if appropriate), shall be approved. The Board shall thereafter determine the amount to be requisitioned from each constituent Council.

4. Estimates Timetable The timetable for the process of Estimates shall be in accordance with that determined by the Board.

5. Long Term Capital Programme A 3-year capital programme shall be maintained and refreshed annually during the Estimates process by the Assessor in conjunction with the Treasurer for submission to the Board for approval. Thereafter the Board shall consider and approve as appropriate.

The Board shall thereafter determine the amount to be requisitioned from each constituent Council.

6. Authority to Proceed with Capital Projects The inclusion of a project in the capital programme does not, in itself, authorise expenditure, and the provisions in Standing Orders as to the placement of contracts and Board approval shall apply.

- | | |
|----------------------------------|---|
| 7. Updates to Capital Programmes | Should any slippage or other unforeseen factor arise such as would materially alter assumptions underlying the programme or the likely spend under any heading, where approval is required prior to the next appropriate Board meeting, then the Assessor & ERO, after consultation with and agreement of, the Treasurer and the Board's Convenor, will amend the programme accordingly. Any such amendment will be reported to the next appropriate Board meeting as part of the usual Budgetary Control Reporting regime. |
|----------------------------------|---|

C. CONTROL OF EXPENDITURE

- | | |
|--|--|
| 1. Need for Budgetary Provision | No expenditure shall be incurred unless included in the annual estimates or covered by a supplementary estimate approved by the Board after the submission of a report thereon. Where additional external grant funding is awarded to the Board, outwith the approved budget, it is the responsibility of the Assessor & ERO to incur expenditure up to the amount awarded and in accordance with any associated grant conditions and provide updates to the Board. |
| 2. Virement | Transfer of approved estimates from one head of expenditure to another will be subject to the approval of the Treasurer and, if considered to affect materially the approved budget, the Board. |
| 3. Overspendings | Where it appears that the amount of any head of estimate of approved expenditure may be significantly exceeded or the amount of any head of approved income may fall significantly short of that estimated, it shall be the duty of the Assessor & ERO, after consultation with the Treasurer, to inform the Board of the estimated amount of the deviation, the reasons for the deviation and the options for addressing it. |
| 4. Report on Capital and Revenue Schemes | No capital work outwith the Capital Programme, (unless agreed by the Assessor & ERO as relatively minor and of an urgent nature), and no major revenue project (even though included in the annual estimates) shall be commenced unless it has been the subject of a report to the Board by the Assessor & ERO. Where expenditure on a capital or revenue scheme is significantly greater than the budget amount, it must be reported to the Board. |
| 5. Need for Board Consent to Expenditure | Except for the procurement of the Board's Ill Health Retirement Insurance Policy and its 'print and mail' services, where necessary (for example the annual electoral canvass), for which delegated authority is granted to the Assessor & ERO, no expenditure on the purchase of equipment or services of a value in excess of £50,000 for each proposal will be made without the prior consent of the Board even though provision has been made in the Capital Programme or Annual Revenue Estimates. For this purpose, each proposal is defined as including separate but associated pieces of equipment or services. Expenditure up to |

this limit may be incurred by the Assessor & ERO if generally provided for in the Capital Programme or Revenue Estimates.

6. Capital Funding

Subject to 4 and 5 above, no Capital expenditure will be incurred unless the Assessor & ERO has ensured it is contained within the Capital Programme and is covered by the appropriate resources. Where additional external grant funding is awarded to the Board, outwith the approved budget, it is the responsibility of the Assessor & ERO to incur expenditure up to the amount awarded and in accordance with any associated grant conditions and provide updates to the Board.

7. Responsibility for Budgetary Control

(i) Treasurer:

It shall be the responsibility of the Treasurer to ensure that the Assessor & ERO at regular intervals (normally monthly), is furnished with a comparative statement showing the estimated revenue income and expenditure of the Board and the payments and receipts actually made to that date.

(ii) Assessor & ERO:

It shall be the responsibility of the Assessor & ERO to ensure that the items in the annual estimates are not overspent and that the expenditure of the Board conforms to the requirements of the financial regulations. The Treasurer and Assessor & ERO shall submit to the Board, on a regular basis, a statement comparing expenditure and income with budget. In the case of unavoidable overspends, for example pay awards in excess of estimates, or unexpected increase in supplier costs, the reasoning for the overspend should be reported to the Treasurer, who will advise the Board at its next meeting.

D. CONTROL OF INCOME

1. Determination and Alteration of Charges

The rate of charge for goods or services supplied by the Board shall be determined by the Board and shall not be altered without the approval of the Board, unless an alteration is required arising from a change in legislation (e.g. a fiscal taxation change, such as VAT) or covered by the scheme of delegated power/responsibility to the Assessor & ERO.

2. Accounting Arrangements

It shall be the duty of the Treasurer to make adequate financial and accounting arrangements to ensure the proper recording of all monies due to the Board, and the proper collection, custody, control and disposal of all cash of the Board.

3. Notification of Income to Treasurer

Particulars of all charges to be made for work done, services rendered or goods supplied by the Board, and of all other amounts due to the Board, shall be promptly notified to the Treasurer in a form that he has approved and all accounts for income to the Board shall be rendered by or under arrangements approved by the Treasurer.

- | | |
|----------------------------------|--|
| 4. Write-Offs | Individual sums due to the Board and exceeding £5,000 (excluding VAT) shall not be written-off except after consideration by the Board. Sums up to £5,000 which are due, may be written off on the authority of the Treasurer, in consultation with the Assessor & ERO, if he is satisfied that they cannot reasonably be recovered. |
| 5. Treatment of Monies Collected | All staff handling receipts of cash should be aware of the Board's Counter Fraud and Corruption Strategy. All funds received on behalf of the Board in any service area and in all forms shall be deposited with the Board's bankers in accordance with arrangements made with the Treasurer. No deduction may be made from such funds other than where the Treasurer has specifically authorised. |
| 6. Forms | All official forms for the disbursement and collection of monies shall be in a form approved by the Treasurer. |
| 7. Personal Cheques | Personal cheques shall not be cashed out of the money held on behalf of the Board. |
| 8. Transfers of Money | All transfers of official money from one member of staff to another will be evidenced in the records of the Board by the signature of the receiving officers. |
| 9. Government Grants | The Treasurer will be advised of all relevant information necessary to allow him to make application for all Government grants due to the Board. |

E. BANKING, CONTROL OF CHEQUES, BORROWING, INVESTMENT AND TRUST FUNDS

- | | |
|--------------------------------|--|
| 1. Arrangement with Bankers | All banking arrangements shall be made by the Treasurer through West Dunbartonshire Council as the Lead Authority. |
| 2. Payments into Bank | All monies received shall be paid into the Council's bank account daily or at such other intervals as may be arranged by the Treasurer. |
| 3. Cheque Control | If required, all cheques shall be ordered and controlled on behalf of the Board by the Treasurer, through the Council, and shall bear the facsimile signature of the Treasurer, or be signed by him or other officer authorised by him to do so. |
| 4. Aggregation of Fund Balance | All money (other than miscellaneous balances such as imprest accounts and deposit receipts) in the hands of the Board shall be aggregated for the purposes of treasury management and shall be under the control of the Treasurer. |

F. STORES, INVENTORIES AND COSTINGS

- | | |
|--------------------------------------|---|
| 1. Costing Systems and Stores | Arrangements made by the Assessor & ERO for costing systems and stock and stores control shall be subject to the approval of the Treasurer and shall, at least annually, be subject to review by the Assessor & ERO. |
| 2. Custody of Stores and Stocktaking | The care and custody of stores and equipment shall be the responsibility of the Assessor & ERO who will ensure that stocktaking is carried out at regular intervals as agreed with the Treasurer. |
| 3. Write-Offs or Surpluses of Stores | No entries will be made, in the records, to write-off stores deficiencies or to bring surpluses into charge unless authorised by the Treasurer who may refer such adjustments to the Board. The Treasurer may issue guidance from time to time on this subject and such guidance will form part of these regulations. |
| 4. Disposal of Surplus Plant, Etc. | Subject to prior consultation with the Treasurer, all surplus plant, equipment, furnishings, materials, etc., of a significant value to be disposed of by the Assessor & ERO, shall be advertised for sale by sealed offer unless in special circumstances approved by the Board. |
| 5. Inventories | Inventories shall be maintained by the Assessor & ERO and therein shall be recorded an adequate description of furniture, fittings and equipment, plant and machinery, save that the extent to which the property of the Board shall be so recorded and the form in which the inventories shall be kept is to be determined by the Treasurer. |
| 6. Stock Levels | Stocks and stores held shall not be in excess of normal requirements except in special circumstances with the approval of the Board. |

G. OFFICIAL ORDERS AND PAYMENT OF ACCOUNTS

- | | |
|-----------------------------------|---|
| 1. Official Orders | Subject to G2 below, all Supplies, Works and Services supplied or executed for the Board shall be ordered or confirmed by means of an official requisition or order. The form of official requisitions and orders must be through a system as approved by the Treasurer. Such requisitions or orders will be authorised only by officers authorised by the Assessor & ERO. Such authorised persons shall be reviewed on a regular basis by the Treasurer. |
| 2. Exemption from Official Orders | Official Orders or requisitions will not be required for supplies of public utility services, periodical payments, petty cash purchases, or purchases or point of sale Corporate Purchase Card and Credit Card transactions. |

The requirements of Section P of these Financial Regulations still apply.

- | | |
|---|--|
| 3. Central Purchasing and Standardisation | Each order or requisition shall conform to any directions of the Board with respect to central purchasing and the standardisation of supplies and materials. |
| 4. Check on Goods and Services | It shall be the duty of the Assessor & ERO to ensure that all goods and services received are as ordered in respect of value, quantity and quality. |
| 5. Certification by Assessor & ERO | <p>The Assessor & ERO shall arrange to certify that all Invoices comply with the following:</p> <ul style="list-style-type: none">• The work, goods or services to which the account relates have been received, carried out, examined and approved and are in accordance with the order.• The prices, extensions, calculations, trade discounts, other allowances, credits and tax are correct.• The expenditure has been properly incurred, is within the relevant estimate provision and the provision of standing orders as to limits of expenditure authority have been observed.• Appropriate entries have been made in inventories, stores records or stock books as required; and• The appropriate expenditure code numbers are entered on the document for payment. <p>Having so certified the invoice the Assessor & ERO or other authorised officer agreed by the Treasurer shall pass it to the Treasurer for payment.</p> |
| 6. Authorised Signatories | The Treasurer will compile a list of authorised signatories for this purpose and specimen signatures will be required from the persons concerned. The Assessor & ERO shall ensure that an appropriate separation of duties exists between officers authorising requisitions and orders and certifying payment of invoices. Certifying payment of invoices will be undertaken by either: an authorised officer via a manual or electronic process; or via electronic invoice matching to the purchase order within a system as approved by the Treasurer. |
| 7. Duplicate Invoices, etc. | Payment will not be made on duplicate invoices unless the Assessor & ERO certifies in writing that the amounts have not been previously paid. |
| 8. Corporate Services (Finance) Checks | The Treasurer shall supplement the Board checks on payment of accounts as he considers necessary. |

- | | |
|------------------------------|---|
| 9. Amendments to Invoices | Any amendments made to invoices shall be made via the electronic comments box applicable to the online processing of payment requests, stating briefly the reasons where this is not self-evident. |
| 10. Electronic Procurement | The above requirements apply equally to orders and payments made through e-procurement system (such as 'We-buy') and through purchasing cards. The Assessor & ERO shall ensure that all staff using electronic systems operate in accordance with the relevant authorisation levels and thresholds embedded within the systems. |
| 11. Employee Code of Conduct | All employees must comply with the Board's Code of Conduct and all relevant policies, processes and procedures when purchasing Supplies, Works and Services. These will normally be aligned to the policies, processes and procedures produced by the WDC Procurement Manager. |

H. ACCOUNTING

- | | |
|--------------------------------------|---|
| 1. Accounting Procedures and Records | All accounting procedures and records of the Board and its officers shall be determined by the Treasurer and all accounts and accounting records of the Board shall be compiled by the Treasurer or under his direction. |
| 2. Internal Checks | <p>The following principles shall be observed in the allocation of duties:</p> <ul style="list-style-type: none"> • The provision of information regarding sums due to or from the Board and the process of calculating, checking and recording these sums, shall be separated as completely as possible from the duty of collecting, disbursing, or authorising payment of such sums. • Officers charged with the duty of examining and checking the accounts of cash transactions shall not themselves be engaged in any of these transactions. |
| 3. Year End Accounting Returns | <p>The Assessor & ERO shall, annually at dates to be specified by the Treasurer, submit to the Treasurer:</p> <ul style="list-style-type: none"> • Inventories of stocks, stores and plant in hand as at the year end. • Inventories of equipment and furnishings in hand as at the appropriate date. • Details of sums due to or by the Board and remaining unpaid at the year end. |

- Details of employee annual leave and flexi leave balances as at the 31 March.
- Copies of all leases agreements in operation.
- Any other information necessary to close the Board's accounts at the year end.

4. Year End Final Accounts The Assessor & ERO shall take all such steps as reasonable to comply with deadlines defined by the Treasurer for the completion of the year end Final Accounts.

I. INTERNAL AUDIT

1. Continuous Internal Audit

The Internal Audit Service is a statutory assurance function that provides an independent and objective opinion to the organisation on the control environment by evaluating its effectiveness in achieving the organisation's objectives. The control environment comprises the systems of governance, risk management and internal control. The remit of the service is to objectively examine, evaluate and report on the adequacy of internal control as a contribution to the proper, economic, efficient and effective use of resources throughout the Board's activities. A continuous internal audit, under the independent control and direction of the Treasurer, as described in the West Dunbartonshire Council's Internal Audit Charter and in accordance with the Public Sector Internal Audit Standards (PSIAS), shall be undertaken.

2. Authority of Audit

The Treasurer or his authorised representatives shall have authority to:

- Enter, at all reasonable times, any Board premises or land,
- Have access to all records, documents and correspondence relating to financial and other transactions of the Board,
- Require and receive such explanations as are necessary concerning any matter under examination, and
- Require any employee of the Board to produce cash, stores, or any other Board property under his/her control.

All requests for information, files, etc. made by Internal Audit to officers or Members shall be supplied with within the timescales provided by Internal Audit.

3. Contract Audit The Treasurer, or his authorised representatives, subject to the consent of the Assessor & ERO, shall have authority to engage the services of professional persons from appropriate West Dunbartonshire Council departments to assist in the examination of contracts under review or investigation by Internal Audit, and such assistance shall be given promptly.

4. Business Irregularities No investigatory work is to be undertaken by any officer of the Board without express approval of:

- The Treasurer for allegations relating to financial matters (or in his absence the Council's Shared Service Manager – Audit & Fraud), or
- The Assessor & ERO for all other allegations

The Assessor & ERO will make arrangements to ensure that, where it is suspected or identified that business irregularities have or may have occurred, the matter will be reported immediately to him or the senior officer nominated by him in order that an investigation can be considered. Examples of such irregularities are:

- Misappropriation or embezzlement of monies, materials, etc. placed in an employee's charge,
- Intentional distortion of records for any fraudulent purposes, and
- Misuse of the Board's ICT infrastructure, including information.

Anonymous allegations and all categories identified within the Board's Policy in relation to the Board's Public Interest Disclosure Policy.

Such irregularities shall be dealt with in accordance with the Board's Business Irregularity Procedures.

J. CASH IMPRESTS, CREDIT CARDS AND PURCHASE CARDS

1. Provision of Imprest The Treasurer shall provide such imprest accounts, cash floats, credit cards and purchase cards as he considers appropriate for the Assessor & ERO as may be needed for the purposes of defraying petty cash and other expenses.

2. Bank Accounts for Imprest Holders The Treasurer shall open bank accounts (via West Dunbartonshire Council's Bankers) where it is considered appropriate and in no circumstances shall the imprest holder overdraw the account. It shall be a standing instruction to the Council's bankers that an imprest holder's account shall not be overdrawn. Bank accounts will not be opened or amended by any officer other than the Treasurer or his nominated deputies.

- | | |
|---|--|
| 3. Exclusion of Income Collected | No income received on behalf of the Board may be paid into an imprest account but must be banked or paid to the Board as provided in these regulations. Any bank interest earned on imprest accounts will be remitted separately and immediately to the Treasurer and will not be left in the imprest bank balance. |
| 4. Limit on Expenditure – cash imprest | Payments shall be limited to minor items of expenditure and to such other items as the Treasurer may approve.
Payments shall be supported by a receipt or invoice to the extent that the Treasurer may require. |
| 5. Limit on Expenditure – Credit Cards and Purchase cards | Individual officers shall have limits placed on the use of credit cards and purchase cards in terms of purpose and value of expenditure, by transaction and in total per month. |
| 6. Statement of Account - imprest | An officer responsible for an imprest account shall, if so requested, give to the Treasurer a certificate as to the state of their imprest account. |
| 7. Accounting for Purchase Card Expenditure | Relevant officers are required to review and approve all expenditure on defined online purchase card system, in line with the published timetable. Payments shall be supported by an invoice (with appropriate VAT information as required) to the extent that the Treasurer may require. |
| 8. Termination as Imprest Holder | <p>Imprest: on leaving the employment of the Board or otherwise ceasing to be entitled to hold an imprest advance, an officer shall make account to the Treasurer for the amount advanced to him/her.</p> <p>Credit cards and Purchase Cards: on leaving the employment of the Board or otherwise ceasing to be entitled to hold a credit card or purchase card relevant officers shall surrender their credit card or purchase card to their line manager, who will advise the Treasurer of the change.</p> |
| 9. Insurance Cover | The Treasurer will ensure that insurance cover is obtained for all cash imprests and the officers responsible for these. |

K. CLAIMS FOR EXPENSES AND ALLOWANCES

- | | |
|----------------------------|---|
| 1. Arrangements for Claims | The Chief Officer People & Technology (of West Dunbartonshire Council, as lead authority), in consultation with the Treasurer shall be responsible for making arrangements for the administration and regulation of claims for expenses and allowances to employees of the Board. |
|----------------------------|---|

- | | |
|----------------------------|--|
| 2. Submission of Claims | All claims for payment of travelling allowances, subsistence allowances, car allowances and incidental expenses shall be submitted, duly certified, in a form approved by the Chief Officer People & Technology (of West Dunbartonshire Council) to her at regular intervals as agreed. Such payments will not be made out of imprest accounts without the express authority of the Treasurer. All such expenses shall as far as practicable be paid through approved payroll processes. |
| 3. Payment of Claims | Payments of claims for expenses and allowances will be made by the Treasurer upon receipt of the required information duly completed. All claims for a financial year are to be submitted within one month of 31st March. |
| 4. Certification of Claims | The certification by or on behalf of the Assessor & ERO shall be taken to mean that the certifying officer is satisfied that the journeys were authorised, the expenditure properly and necessarily incurred and that the allowances are properly payable by the Board. |

L. SALARIES, WAGES AND PENSIONS

- | | |
|---------------------------------------|--|
| 1. Arrangements for Payments | The payment of all salaries, wages, pensions, compensation and other emoluments to all employees or former employees of the Board shall be made by the Chief Officer People & Technology of West Dunbartonshire Council or under arrangements approved and controlled by her. |
| 2. Application of National Agreements | The Chief Officer People & Technology of West Dunbartonshire Council shall be responsible for the application of all appropriate wages and salary agreements to all employees of the Board, and where applicable past employees. |
| 3. Notification | <p>The Chief Officer People & Technology of West Dunbartonshire Council shall be notified as soon as possible, and in an agreed form, of all matters affecting the payment of such emoluments and in particular:</p> <ul style="list-style-type: none"> • Appointments, resignations, dismissals, suspensions, secondments and transfers. • Absences from duty for sickness or other reasons, apart from approved leave. • Changes in remuneration, pay awards and agreements of general application. |

- Information necessary to maintain records of service for superannuation, income tax and national insurance.

4. Appointments
Appointments of all employees shall be made in accordance with the regulations of the Board and the approved budget, grades and rates of pay.
5. Form and Certification of Records
Time records or other pay documents shall be in a form prescribed or approved by the Chief Officer People & Technology of West Dunbartonshire Council and shall be certified by or on behalf of the Assessor & ERO. The names of officers authorised to sign such records shall be sent to the Strategic Lead - People and Transformation of West Dunbartonshire Council by the Assessor & ERO together with specimen signatures.

M. SECURITY

1. Responsibility for Security
The Assessor & ERO is responsible for maintaining proper security at all times for all buildings, stocks, stores, furniture, equipment, cash etc., under his/her control. He/she shall consult the Treasurer in any case where security is thought to be defective or where it is considered that special security arrangements may be needed. Regular review of such security arrangements shall be carried out by the Assessor & ERO.
2. Limits to Cash Holdings
Maximum limits for cash holdings shall be agreed with the Treasurer and shall not be exceeded without his express permission.
3. Safe Keys
Keys to safes and similar receptacles are to be securely held by those responsible for them at all times. The loss of any such keys must be reported immediately to the Treasurer. A register of all such keyholders will be kept by the Board.
4. Computer Security
The Assessor & ERO is responsible for maintaining proper security and privacy as regards information held in the computer installations or for their use. The Assessor & ERO is responsible for all information held by The Board or under his statutory power.
5. Pre-printed/Pre-signed Cheques etc.
The Treasurer shall be responsible for ensuring that secure arrangements exist for pre-printed/pre-signed cheques, stock certificates, etc.

N. INSURANCE

- | | |
|---|---|
| 1. Treasurer -
Responsible for Insurance | Subject to the general supervision of the Board, the Treasurer, in consultation with the Assessor & ERO, will effect and maintain adequate insurance cover for all aspects of the Board's activities. He will also negotiate insurance claims, in consultation with the Assessor & ERO where necessary. |
| 2. Notification of Risks | The Assessor & ERO will give prompt notification to the Treasurer of all new and increased risks, properties, or assets or of any deletions affecting the Board. |
| 3. Notification of Claims | The Assessor & ERO will immediately notify the Treasurer in writing of any loss, liability or damage or any event likely to lead to a claim. |
| 4. Fidelity Guarantee Insurance | All appropriate employees of the Board will be covered by fidelity guarantee insurance. |
| 5. Review of Insurance Cover | The Treasurer will periodically review all insurances in consultation with the Assessor & ERO. |

O. CAPITAL AND REVENUE FUNDS AND RESERVES

- | | |
|------------------------------|---|
| 1. Policy for Administration | The Board shall determine the Policy on the administration of these funds – including all reserves held. |
| 2. Board Consideration | The Board, at the consideration of the budget, shall take into account the allocation of resources and the Policy on such funds |

P. PROCUREMENT - CONTRACTS FOR SUPPLIES, WORKS AND SERVICES

- | | |
|---------------------------------|--|
| 1. Arrangements for Procurement | <p>The Assessor & ERO shall be responsible for all contracts below £50,000 and will conduct such procurement in accordance with the Board's approved procurement policy.</p> <p>Arrangements for expenditure over £50,000 must adhere to the procurement requirements as prescribed within West Dunbartonshire Council's Financial Regulations. All references to the Chief Officer of the procuring service in the WDC Financial Regulations shall be deemed to refer to the Assessor & ERO in all procurements undertaken for the Valuation Joint Board.</p> |
|---------------------------------|--|

Q. COMPLIANCE OF MEMBERS AND OFFICERS

- | | |
|-------------------------|---|
| 1. Members Code | All Members shall observe and comply with the Councillors' Code of Conduct, issues by Scottish Ministers in terms of the Ethical Standards in Public Life etc. (Scotland) Act 2000 and any further guidance made hereunder. |
| 2. Officers Code | All officers shall observe and comply with the Board's Code of Conduct for Officials. |
| 3. Other Regulations | All members and officers will comply with the Board's Standing Orders in conjunction with these financial regulations. |
| 4. Scheme of Delegation | Officers shall only exercise such functions and powers as are delegated to them by the Board. |

R. OBSERVANCE OF FINANCIAL REGULATIONS

- | | |
|-------------------------------------|---|
| 1. Responsibility of Assessor & ERO | It shall be the duty of the Assessor & ERO to ensure that these Regulations are made known to the appropriate persons within the Board and to ensure that they are adhered to. |
| 2. Breach of Regulations | <p>Any breach or non-compliance with these Regulations must, on discovery, be reported immediately to the Treasurer who will discuss the matter with the Assessor & ERO in order to determine the proper action to be taken through consideration of the following:</p> <ul style="list-style-type: none">• Code of Conduct for Employees and associated Guidance on Offers of Gifts, Hospitality and Declaring Interests,• Counter Fraud and Corruption Strategy, and• Business Irregularity procedures. |

S. REVIEW OF FINANCIAL REGULATIONS

- | | |
|------------------------------------|--|
| 1. Review of Financial Regulations | The Treasurer shall review the Financial Regulations as circumstances demand and submit proposals for alterations to the Board for approval. |
| 2. Variation and Revocation | These Regulations may be varied or revoked by the Board in consultation with the Treasurer. |

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD**Report by the Assessor & Electoral Registration Officer****28 November 2025**

Subject: VJB Property Update**1 Purpose****1.1** The purpose of the report is:

- To provide an update on the project to review the accommodation requirements for the Clydebank Office.

2 Introduction

2.1 Dunbartonshire and Argyll & Bute Valuation Joint Board (“the Board”) commissioned a survey to check for the presence of Reinforced Autoclaved Aerated Concrete (“RAAC”) in its office building at 235 Dumbarton Road, Clydebank, G81 4XJ (“the building”).

2.2 The surveyors report was received by the Assessor on Monday 3 March 2025. The report advises that the roof of the building is formed of RAAC planks and that all areas with RAAC planks should now be actively managed until a permanent solution can be found and implemented.

2.3 At its meeting on 28 March 2025, the Board approved a RAAC Management Plan, and agreed to carry out an options appraisal of the Board’s Accommodation needs.

2.4 This report provides an update on progress to date.

3 Approach

3.1 The Board own the property at 235 Dumbarton Road, Clydebank. As such, there is currently no provision in the Board’s revenue estimates, or Long-Term Financial Strategy, for rental payments.

3.2 During discussions with the heads of finance for our three constituent councils, it was established that a capital funding bid to purchase a replacement building, or build a replacement building on our existing site, would be difficult to resource.

3.3 A preference was expressed that vacant space in council owned properties would represent better value to the public purse than seeking space from a private landlord, and being able to deliver ongoing savings on property costs would be of benefit.

- 3.4** A number of options for alternative premises were provided by both East Dunbartonshire Council and West Dunbartonshire Council.
- 3.5** The majority of these options were for full commercial leases. These would result in similar levels of annual expenditure as existing, with the addition of a rent being payable. These options were discounted due to them not delivering a cost saving.
- 3.6** There remain two options which would provide alternative accommodation for the Board's staff, and enable a cost saving to be delivered.

4 Property Options

- 4.1** Both remaining options involve sharing existing office space with West Dunbartonshire Council.
- 4.2** Space has been offered either within the main council headquarters at Church Street in Dumbarton. Alternatively, there is space within Aurora House, in Clydebank. Both options were evaluated. Points of clarification have been raised with WDC on a number of aspects of the agreement, including costings, and timescales. The space in Church Street is available at present, with the space in Aurora House due to be available around mid 2026..
- 4.3** For a number of years, the Board have highlighted in risk management plans and workforce plans, the difficulty in attracting and retaining qualified staff. Travelling distances for existing staff were studied, and the impact on staff for both locations was considered. The chosen location should not create further difficulties for the recruitment and retention of staff.
- 4.4** The preferred option is therefore Aurora House. The location in Clydebank is very close to the existing base in Dumbarton Road, this having minimal impact on existing staff, and negating the need for any excess travel payments needing made to staff. Being closer to the main population centres of West Central Scotland will retain a larger pool of potential recruits in future recruitment drives.

5 Next Steps

- 5.1** Detailed negotiations will be required between the Assessor and West Dunbartonshire Council in order to agree the details of the proposed move. This would include the terms, costs and timescales.
- 5.2** For the sake of expediency, it is proposed that the Assessor, in consultation with the Treasurer, progress the negotiations, and prepare a proposal for the Board's Property Sub-Committee, for approval. Note, as part of this, the Board may require to procure independent legal advice.
- 5.3** The services of a property agent will require to be procured to provide advice on the sale of the current property at Dumbarton Road. Again it is proposed that the Assessor and Treasurer progress this, with a recommendation being presented to the Property Sub-Committee for approval.

- 5.4** In preparation for moving location, there are a large number of property files remaining in the Clydebank office which will not be able to be accommodated in the new premises.
- 5.5** It is proposed that the Board procure the services of a document scanning contractor to digitise these files, and that the Assessor in consultation with the Treasurer is authorised to agree the most advantageous contract for the Board to achieve this.

6 Recommendations

6.1 Members are asked to:-

- (a) Approve in principle a proposed move to Aurora House, Clydebank;
- (b) Authorise the Assessor in consultation with the Treasurer to negotiate suitable terms for the Board, utilising independent legal advice;
- (c) Delegate approval of the final decision on entering an agreement with WDC to the Board's property Sub-Committee;
- (d) Authorise the Assessor in consultation with the Treasurer to engage the services of a property agent to provide advice in relation to the sale of the existing property at 235 Dumbarton Road;
- (e) Delegate approval of the final decision on disposing of the asset of 235 Dumbarton Road to the Board's property sub-committee;
- (f) Authorise the Assessor in consultation with the Treasurer to engage the services of a document scanning contractor to digitise the records in the Clydebank office;

Person to contact:

Russell Hewton (Assessor and ERO)

Tel: 0141 562 1260

E-mail: russell.hewton@dab-vjb.gov.uk

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD

Report by Assessor & Electoral Registration Officer

28 November 2025

Subject: Revised Employer Discretions - Local Government Pension Scheme (Scotland) Regulations 2018

1.0 Purpose

- 1.1** The purpose of this report is to update the Joint Board on the review of the Joint Board's Statement of Policy in relation to Pension Scheme Discretions.
- 1.2** To seek Joint Board approval of the proposed revisions to the Statement.

2.0 Background

- 2.1** Employers participating in the Local Government Pension Scheme (LGPS) in Scotland are required to formulate, publish and keep under review a Statement of Policy on certain discretions in relation to the application of the scheme.
- 2.2** The Joint Board last approved a revised Statement of Policy in March 2020. A review was scheduled to take place during 2025.
- 2.3** The discretions available to the Board are reviewed periodically as required. The nature of the most recent revisions reflect the current financial climate, while also maximising the opportunities available to employees in accordance with the LGPS (Scotland) Regulations.
- 2.4** Recently, West Dunbartonshire Council, with whom the Board tends to align its Personnel-related Policies, amended its discretion scheme, and the updates in this proposed policy follow those made by the Council.

3.0 Current Position

- 3.1** A revised Statement of Policy which reflects and aligns with the LGPS changes the SPFO's Master Statement of Policy and West Dunbartonshire's Statement of Policy is attached (Appendix 1) for Members' consideration. The relevant changes are highlighted below.
- 3.2** The Master Statement of Policy from SPFO included all Regulation amendments since the previous version was published in 2019. This resulted in the following:
- the removal of obsolete regulations and an associated change to regulation referencing; and therefore

- a requirement to update the Board's obligations, policy decision and the associated regulations.

3.3 The amendments are minimal, mainly focused on the temporary variation to the compensatory added years (CAY) introduced in September 2022. These are now proposed to be permanent in nature.

4.0 People Implications/Equalities Impact

4.1 The majority of these changes offer positive opportunities for employees by increasing the flexibility and benefits available. Subject to approval, the scheme document will be published on the Board's website and provided to SPFO as required by the Regulations.

4.2 Discretions available under the LGPS are determined by Regulation, with employers thereafter determining whether to exercise specific discretions.

4.3 A number of discretions are age specific and apply to those employees aged 55 (age 50 for protected members) or over. While this is a requirement of the regulations, age specific discretions will advantage those older than 55 (age 50 for protected members) . To mitigate this, all discretions will be applied in a fair, consistent and transparent manner.

5.0 Consultation

5.1 The Trades Unions are aware of the requirement to review and re-publish and were informed of the most recent changes to West Dunbartonshire Council's policy, on which this policy is based.

6.0 Recommendations

6.1 Members are asked to approve of the revised Statement of Policy in respect of Pensions Discretions.

Person to contact:

Russell Hewton (Assessor and ERO)

Tel: 0141 562 1265

E-mail: russell.hewton@dab-vjb.gov.uk



*Dunbartonshire and Argyll & Bute
Valuation Joint Board*

Local Government Pension Scheme Statement of Policy on Discretions

Version	Author	Changes	Board Approved
1.0	D Thomson	New policy	22/06/2007
2.0	D Thomson	Reviewed policy	25/11/2011
3.0	D Thomson	Reviewed policy	12/06/2015
4.0	D Thomson	Reviewed policy	06/03/2020
4.1	R Hewton	Draft for Review 2025	

Contents

1.0	Introduction	3
2.0	Scope.....	3
3.0	Key Principles	3
4.0	Date for Review	3
5.0	Statutory Context	4
6.0	Discretions.....	4
7.0	Commitments and Aims	17

1.0 Introduction

- 1.1 The Local Government Pension Scheme (LGPS) in Scotland states that employers must formulate, publish and keep under review a Statement of Policy on certain discretions which they have the power to exercise in relation to members of the Scheme.
- 1.2 The Local Government Pension Scheme (Scotland) Regulations 2018 amended the Scheme and the discretions which employers have the discretion to apply.
- 1.3 This Policy updates the range of discretions available to the Valuation Joint Board and the discretions which the Board will adopt in relation to the updated LGPS.

2.0 Scope

- 2.1 This Policy applies to early leavers (redundancy/voluntary severance/early retirement); staff requesting flexible retirement; staff in situations where augmentation of benefit would apply; staff opting out and rejoining the pension scheme.

3.0 Key Principles

- 3.1 The Policy describes the range of discretions available to the Joint Board. All decisions in relation to the use of these discretions will always take account of the short and long term financial implications to the Board.
- 3.2 In applying its discretions, the Board will always seek to ensure consistent and equitable application within any scheme of voluntary early retirement and voluntary severance.
- 3.3 The Board will ensure the Policy on Discretions is reviewed and updated to comply with any changes to statutory redundancy provisions and amended Pension Regulations.

4.0 Date for Review

- 4.1 This policy statement will be kept under review and will be revised as and when necessary to reflect any changes in regulations or policy. Any changes to this

policy will be communicated to the administering authority and scheme members in writing within one month of the change taking effect.

5.0 Statutory Context

5.1 The Valuation Joint Board (“The Board”) is aware of its obligations under:

- the LGPS (Scotland) Regulations 2018
- the LGPS (Transitional Provisions and Savings) (Scotland) Regulations 2014 □ the LGPS (Scotland) Regulations 2014
- the LGPS (Administration) (Scotland) Regulations 2008 (in respect of leavers between 1 April 2009 and 31 March 2015)
- the LGPS (Scotland) Regulations 1998 (in respect of leavers between 1 April 1998 and 31 March 2009)

5.2 In developing our policy statement, The Board has considered the LGPC document called “Discretions Policies”, see:
<http://www.lgpsregs.org/index.php/scotland/admin-guides>

6.0 Discretions

6.1 The Tables below detail the range of discretions available to the Valuation Joint Board and the discretions which the Board will adopt in relation to the LGPS

6.2 Table 1 details our discretions from 01 06 18 in relation to post 01 06 18 active members and post 01 06 18 leavers, being discretions under:

- the Local Government Pension Scheme (Scotland) Regulations 2018 [prefix **R**]
- the Local Government Pension Scheme (Scotland) Regulations 2014 [prefix **R2**]
- the Local Government Pension Scheme (Transitional Provisions and Savings) (Scotland) Regulations 2014 [prefix **TP**]
- the Local Government Pension Scheme (Administration) (Scotland) Regulations 2008 [prefix **A**]
- the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (as amended) [prefix **B**]
- the Local Government Pension Scheme (Transitional Provisions) (Scotland) Regulations 2008 [prefix **T**]
- the Local Government Pension Scheme (Scotland) Regulations 1998 (as amended) [prefix **L**]

Table 1

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
R3(1)(b)	Decide which employees to nominate for membership (admission bodies)	Not applicable to DABVJB as a Scheduled Body. (No Change)
RSch 2, Part 2, para 12(c)	Whether, in respect of an admission body providing a service in respect of outsourced work, to set off against payments due to that body any sums due from that body to the Fund	The Board will consider each case on an individual basis. (No Change)
R9(1) to R9(4)	Determine the rate of employee's contributions	The employee's rate of contributions will be determined in accordance with the relevant regulations (No Change)
R9(8)	Determine intervals at which employees' contributions are to be made	The frequency of employee contributions will be determined by the relevant pay cycle (No Change)
R16(2)(e)* & R16(4)(d)*	Whether, how much, and in what circumstances to contribute to a shared cost APC scheme	The Board will not have a general policy to contribute to a shared cost APC scheme but may do so if exceptional circumstances can be proved. Each case will be considered on its merits. (Changed)
R16(16)	Whether to extend 30 day deadline for member to elect for a shared cost APC upon return from a period of absence from work with permission with no pensionable pay (otherwise than because of illness or injury, child-related leave or reserve force service leave)	The Board may extend the deadline by a further 30 days, on production of evidence of extenuating circumstances and where it can be shown that members may not have been informed of the requirement for this decision within 30 days of return, subject to individual circumstances. (Changed)
R17(1) & definition of SCAVC in RSch 1	Whether, and in what circumstances to contribute to a shared cost AVC scheme.	The Board allows members to access either the AVC arrangement on a member-only contribution basis or through the 'salary sacrifice' shared cost AVC provision. (Changed)
TP15(1)(b) & L65(8) & former	Allow late application to convert scheme AVCs into membership credit i.e. allow	The Board will not exercise this discretion and application must

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
L65(9)(b)	application more than 30 days after cessation of active membership (where AVC arrangement was entered into before 30/6/05)	be made within timescales. (No Change)
R19(2)	No right to a return of contributions due to an offence of a fraudulent character or grave misconduct unless the employer directs a total or partial refund is to be made	The Board will exercise this discretion and will not direct a total or partial refund. (No Change)
R20(1)(b)	Specify in an employee's contract what other payments or benefits, other than those specified in R20(1)(a) and not otherwise precluded by R20(2), are to be pensionable	Elements of pay received by an employee other than those specified in these regulations and not otherwise precluded will only be pensionable if specified as such in the member's contract of employment. (No Change)
R21(5)	In determining Assumed Pensionable Pay, whether a lump sum payment made in the previous 12 months is a "regular lump sum" Note: see tip 11(iv) available from P10 of the LGPC's "Discretions Policies" document.	The Board will consider each case on its merits. (No Change)
R22(7B)	Whether to extend the 12 month option period for a member to elect that post 2015 deferred benefits should not be aggregated with an ongoing concurrent employment	The Board will not normally extend the 12 month time limit but may do so if exceptional circumstances can be demonstrated that are in the interests of the member and at no additional cost to the Board. Each case will be considered on its merits (No Change)
R22(8B)	Whether to extend the 12 month option period for a member to elect that post 2015 deferred benefits should not be aggregated with a new employment	The Board will not normally extend the 12 month time limit but may do so if exceptional circumstances can be demonstrated that are in the interests of the member and at no additional cost to the Board. Each case will be considered on its merits. (No Change)

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
TP10(6)	Whether to extend the 12 month option period for a member to elect that pre 2015 deferred benefits for a member who rejoined post 31 March 2015 can be aggregated to purchase an amount of CARE pension.	The Board will not normally extend the 12 month time limit but may do so if exceptional circumstances can be demonstrated that are in the interests of the member and at no additional cost to the Board. Each case will be considered on its' merits. (No Change)
R29(7)* & TP11(2)	Whether all or some benefits can be paid if an employee reduces their hours or grade prior to age 60 (flexible retirement) Note: see tip (iii) available from P5 of the LGPC's "Discretions Policies" document.	The Board will consider applications on an individual basis and may be granted where it can be demonstrated to be to the Board's advantage or in its operational interest, and in accordance with the Board's policy. (Changed)
R29(9)* and TPSch 2, para 2(1)	Whether to waive, in whole or in part, any actuarial reduction on benefits paid on flexible retirement. Note: any resultant strain cost from the exercise of this discretion will be charged to the employer regardless of the member's age at date of retirement.	The Board will consider applications on an individual basis and may be granted where it can be demonstrated to be to the Board's advantage or in its operational interest and in accordance with the Board's policy. (Changed)
R29(9)*	Whether to waive, in whole or in part, actuarial reduction on benefits which a member voluntarily draws before normal pension age, other than on the grounds of flexible retirement (where the member only has post 31/3/15 membership) Note: any resultant strain costs due to the exercise of this discretion will be charged to the employer regardless of the employee's age.	The Board will consider applications on an individual basis and may be granted where it can be demonstrated to be to the Board's advantage or in its operational interest. (No Change)
TPSch 2, paras 1(2) and 2(1)*	Whether to apply the 85 year rule for a member voluntarily drawing benefits, with employer consent, on or after age 55 and before age 60 (other than on the grounds of flexible retirement).	The Board will not exercise the discretion to apply the 85 year rule on the basis of cost. (No Change)
TP3(1), TPSch 2, para 2(1) *	Whether to waive, in whole or in part, any actuarial reduction on pre and post April 2015 benefits which a member voluntarily draws before normal pension age other than on the grounds of flexible retirement (where the member has both pre 1/4/15 and post 31/3/15 membership and is subject to the 85 year rule)	The Board will not waive the actuarial reduction applied to benefits paid early under regulation TP3(1), TPSch 2, para 2(1) * (No Change)

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
TP3(1), (5) and (12) TPSch 2, para 2(1) and B30(5)* (AMENDED)	Whether to waive, in whole or in part, any actuarial reduction on pre and post April 2015 benefits which a member voluntarily draws before normal pension age other than on the grounds of flexible retirement (where the member has both pre 1/4/15 and post 31/3/15 membership)	The Board will not waive the actuarial reduction applied to benefits paid early under regulation TP3(1), (5) and (12) TPSch 2, para 2(1) (No Change)
R30*	Whether to grant additional pension to an active member or within 6 months of ceasing to be an active member by reason of redundancy or business efficiency (by up to £5,000 p.a.)	The Board will not exercise this discretion. (No Change)
R89(1) & (8) R89(4)	Whether to apply to Scottish Ministers for a forfeiture certificate (where a member is convicted of a relevant offence) and subsequently whether to direct that benefits are to be forfeited (other than rights to GMP – but see R92 below)	The Board will apply for a forfeiture certificate where a member is convicted of a relevant offence and, following the issue of the certificate, direct that benefits are to be forfeited. (No Change)
R87(2)	Whether to recover from the fund any monetary obligation or, if less, the value of the member's benefits (other than transferred in pension rights or AVCs / SCAVCs) where the obligation was as a result of a criminal, negligent or fraudulent act or omission in connection with the employment and as a result of which the person has left the employment.	The Board will recover from Strathclyde Pension Fund the amount of loss in cases of criminal, negligence or fraudulent acts by a member, provided that other means of recovery have been exhausted. (No Change)
R89	Whether, if the member has committed treason or been imprisoned for at least 10 years for one or more offences under the Official Secrets Acts, forfeiture under R86 or recovery of a monetary obligation under R87 should deprive the member or the member's surviving spouse or civil partner of any GMP (guaranteed minimum pension) entitlement.	The Board will apply for a forfeiture certificate where a member is convicted of a relevant offence and, following the issue of the certificate, direct that benefits are to be forfeited. (No Change)
R90(5)	Decide whether to issue a Certificate of Protection if the member does not request one within 12 months of a reduction or restriction in pay	The Board will issue a certificate of protection of pension benefits where the member fails to apply for one. (No Change)
R93(1)(b)	Agree to bulk transfer payment	The Board will consult with SPFO and the fund actuaries in this regard. (No Change)

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
R95(6) (AMENDED)	Extend normal time limit for acceptance of a transfer value beyond the 12 month time limit from joining the LGPS	The Board will not generally extend the normal time limit for acceptance of a transfer value beyond 12 months from joining the scheme. However, may do so where exceptional circumstances can be proved. Each case will be considered on its individual merits including if there would be any financial impact on the Council and/or the Pension Fund. (Changed)
TP3(6), TP4(6)(c), TP8(4), TP10(2)(a), TP17(2)(b) & B11(2)	Whether to allow a member to select final pay period for fees to be any 3 consecutive years ending in the 10 years prior to leaving and ending on the anniversary of the date of leaving	The Board will allow a member to select final pay for fees to be any three consecutive years ending 31 st March in the 10 years prior to leaving. The Board agree that this will be done automatically by SPFO. (No Change)
TP3(1)(a), A43(5)	Issue a certificate of protection of pension benefits where eligible non-councillor member fails to apply for one (pay cuts / restrictions occurring pre 01 04 15)	The Board will issue a certificate of protection of pension benefits where the member fails to apply for one. (No Change)
R2 29 (6) and 29 (9)	Whether to grant application to waive all or part of the actuarial reduction applied for early payment of benefits on or after age 55	The Board will consider each case on its own merits and may waive all or part of the actuarial reduction where this is demonstrated to be to the Board's advantage or in its' operational interest, activating associated protections as appropriate. (No Change)

6.3 Table 2 details our discretions in relation to scheme members who ceased active membership on or after 01 04 15 and before 31 05 2018, being discretions under:

- the Local Government Pension Scheme (Administration) (Scotland) Regulations 2008 [prefix **A**]
- the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (as amended) [prefix **B**]
- the Local Government Pension Scheme (Transitional Provisions) (Scotland) Regulations 2008 [prefix **T**]
- the Local Government Pension Scheme (Transitional Provisions and Savings) (Scotland)

- Regulations 2014 [prefix **TP**]
- the Local Government Pension Scheme (Scotland) Regulations 2014 [prefix **R2**]
- the Local Government Pension Scheme (Scotland) Regulations 2018 [prefix **R**]
- the Local Government Pension Scheme (Scotland) Regulations 1998 (as amended)
- [prefix **L**]

Table 2

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
TP15(1)(b) & L65(8) & former L65(9)(b)	Allow late application to convert scheme AVCs into membership credit i.e. allow application more than 30 days after cessation of active membership (where AVC arrangement was entered into before 30/6/05)	The Board will not exercise this discretion and application must be made within time scales. (No Change)
TP10(6)	Whether to extend the 12 month option period for a member to elect that pre 2015 deferred benefits for a member who re-joined post 31 March 2015 can be aggregated to purchase an amount of CARE pension	The Board will not normally extend the 12 month time limit but may do so if exceptional circumstances can be demonstrated that it is in the interests of the member and at no additional cost to the Board. Each case will be considered on its' merits. (No Change)
R2 ~ 29(9)*	Whether to waive, in whole or in part, actuarial reduction on benefits which a member voluntarily draws before normal pension age, other than on the grounds of flexible retirement (where the member only has post 31/3/15 membership) Note: any resultant strain costs due to the exercise of this discretion will be charged to the employer regardless of the employee's age.	The Board will consider each case on its own merits and may waive all or part of the actuarial reduction where this is demonstrated to be to the Board's advantage or in its' operational interest. (No Change)
TPSch 2, paras 1(2) and 2(1)*	Whether to apply the 85 year rule for a member voluntarily drawing benefits, with employer consent, on or after age 55 and before age 60 (other than on the grounds of flexible retirement).	The Board will not exercise the discretion to apply the 85 year rule on the basis of cost. (No Change)

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
TP3(1), TPSch 2, para 2(1) *	Whether to waive, in whole or in part, any actuarial reduction on pre and post April 2015 benefits which a member voluntarily draws before normal pension age other than on the grounds of flexible retirement (where the member has both pre 1/4/15 and post 31/3/15 membership and is subject to the 85 year rule)	The Board will not waive the actuarial reduction applied to benefits paid early under regulation TP3(1), TPSch 2, para 2(1) * (No Change)
TP3(1), (5) and (12), TPSch 2, para 2(1)	Whether to waive, in whole or in part, any actuarial reduction on pre and post April 2015 benefits which a member voluntarily draws before normal pension age other than on the grounds of flexible retirement (where the member has both pre 1/4/15 and post 31/3/15 membership)	The Board will not waive the actuarial reduction applied to benefits paid early under regulation TP3(1), (5) and (12), TPSch 2, para 2(1) * (No Change)
R2 ~ 89(1) & (8) R2 ~ 89(4)	Whether to apply to Scottish Ministers for a forfeiture certificate (where a member is convicted of a relevant offence) and subsequently whether to direct that benefits are to be forfeited (other than rights to GMP – but see R2 ~ 92 below)	The Board will apply for a forfeiture certificate where a member is convicted of a relevant offence and, following the issue of the certificate, direct that benefits are to be forfeited. (No Change)
R2 ~ 90(2)	Whether to recover from the fund any monetary obligation or, if less, the value of the member's benefits (other than transferred in pension rights or AVCs / SCAVCs) where the obligation was as a result of a criminal, negligent or fraudulent act or omission in connection with the employment and as a result of which the person has left the employment.	The Board will recover from Strathclyde Pension Fund the amount of loss in cases of criminal, negligence or fraudulent acts by a member, provided that other means of recovery have been exhausted. (No Change)
R2 ~ 92	Whether, if the member has committed treason or been imprisoned for at least 10 years for one or more offences under the Official Secrets Acts, R2 ~ 89(1) & (8) or recovery of a monetary obligation under R2 ~ 89(4) should deprive the member or the member's surviving spouse or civil partner of any GMP entitlement.	The Board will consider whether forfeiture under R2 86 or recovery of a monetary obligation under R2 87 is appropriate and that the member or the member's surviving spouse or civil partner should be deprived of any Guaranteed Minimum Pension entitlement. Each case will be considered on its individual merits. (Changed)

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
R2 ~ 93(5)	Decide whether to issue a Certificate of Protection if the member does not request one within 12 months of a reduction or restriction in pay	The Board will issue a certificate of protection of pension benefits where the member fails to apply for one. (No Change)
R2 ~ 95(1)(b)	Agree to bulk transfer payment	The Board will consult with SPFO and the fund actuaries in this regard. (No Change)
TP3(6), TP4(6)(c), TP8(4), TP10(2)(a), TP17(2)(b) & B11(2)	Whether to allow a member to select final pay period for fees to be any 3 consecutive years ending in the 10 years prior to leaving and ending on the anniversary of the date of leaving	The Board will allow a member to select final pay for fees to be any three consecutive years ending 31 st March in the 10 years prior to leaving. The Board agrees that this will be done automatically by SPFO. (No Change)
TP3(1)(a), A43(5)	Issue a certificate of protection of pension benefits where eligible non-councillor member fails to apply for one (pay cuts / restrictions occurring pre 01 04 15)	The Board will issue a certificate of protection of pension benefits where the member fails to apply for one. (No Change)
R2 29 (6) and 29 (9)	Whether to grant application to waive all or part of the actuarial reduction applied for early payment of benefits on or after age 55	The Board will consider each case on its' own merits and may waive all or part of the actuarial reduction where this is demonstrated to be to the Board's advantage or in its' operational interest. (No Change)

6.4 Table 3 details our discretions in relation to scheme members who ceased active membership on or after 01 04 09 and before 01 04 15, being discretions under:

- the Local Government Pension Scheme (Administration) (Scotland) Regulations 2008 [prefix **A**]
- the Local Government Pension Scheme (Benefits, Membership and Contributions) (Scotland) Regulations 2008 (as amended) [prefix **B**]
- the Local Government Pension Scheme (Transitional Provisions) (Scotland) Regulations 2008
[prefix **T**]
- the Local Government Pension Scheme (Transitional Provisions and Savings) (Scotland)
- Regulations 2014 [prefix **TP**]

- the Local Government Pension Scheme (Scotland) Regulations 2014 [prefix **R2**]
- the Local Government Pension Scheme (Scotland) Regulations 2018 [prefix **R**]
- the Local Government Pension Scheme (Scotland) Regulations 1998 (as amended) [prefix **L**]

Table 3

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's Policy on the exercise of this discretion</u>
A42(2)	No right to a return of contributions due to an offence of a fraudulent character or grave misconduct unless the employer directs a total or partial refund is to be made	The Board will not direct a return of contributions in the event of an offence of a fraudulent character or grave misconduct. (No Change)
A43(5)	Employer may issue a certificate of protection where an employee fails to apply for one.	The Board will issue a certificate of protection of pension benefits where the member fails to apply for one. (No Change)
A45 (1) & (2)	Whether Contribution Equivalent Premium (CEP) in excess of the Certified Amount (CA) recovered from a refund of contributions can be recovered from the Pension Fund.	The Board will consider each case on its individual merits. (No Change)
A66 (2) & (6) A67 (1) & (2)	Whether to apply for a forfeiture certificate (where a member is convicted of a relevant offence) and subsequently whether to direct that benefits are to be forfeited.	The Board will apply for a forfeiture certificate where a member is convicted of a relevant offence and, following the issue of the certificate, direct that benefits are to be forfeited. (No Change)
A68(2)	Whether to recover from the fund any monetary obligation or, if less, the value of the member's benefits (other than transferred in pension rights or AVCs / SCAVCs) where the obligation was as a result of a criminal, negligent or fraudulent act or omission in connection with the employment and as a result of which the person has left the employment.	The Board will recover from Strathclyde Pension Fund the amount of loss in cases of criminal, negligence or fraudulent acts by a member, provided that other means of recovery have been exhausted. (No Change)
A70(2) & (3)	Whether to recover from the fund any financial loss caused by fraudulent offence or grave misconduct of an employee (who has left because of that) or amount of refund if less.	The Board will recover from Strathclyde Pension Fund the amount of loss caused by fraudulent offence or grave misconduct of employee

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's Policy on the exercise of this discretion</u>
		(who has left because of that), or the amount of refund if less. (No Change)
B11(2)	Whether to allow a member to select a final pay period for fees to be any three consecutive years ending with 31 st March in the 10 years prior to leaving.	The Board will allow a member to select final pay for fees to be any three consecutive years ending 31 st March in the 10 years prior to leaving. The Board agree that this will be done automatically by SPFO. (No Change)
B30 (5)	Whether to waive, on compassionate grounds, the actuarial reduction applied to deferred benefits paid early.	The Board will not exercise this discretion. (No Change)

6.5 Table 4 details our discretions under the Local Government Pension Scheme (Scotland) Regulations 1998 (as amended) in relation to pre 01 04 09 scheme leavers.

Table 4

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
30 (5)*	Waive, on compassionate grounds, the actuarial reduction applied to benefits paid early for a post 31 03 98 / pre 01 04 09 leaver Note: any resultant strain cost from the exercise of this discretion will be charged to the employer regardless of the member's age at date of retirement.	The Board will not exercise this discretion. (No Change)
30 (7A)*	Pre 01 04 09 optants out only to get benefits paid from NRD if employer agrees.	The Board will not exercise this discretion. (No Change)
33 (1)(b)	Decide, in the absence from a post 31 03 98 / pre 01 04 09 leaver of an election from the member within 3 months of being able to elect, which benefit is to be paid where the member would be entitled to a pension or retirement grant under 2 or more regulations in respect of the same period of Scheme membership.	The Board will consider each case on its merits and in partnership with SPFO. (Changed)

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
70(7)(a)	Consent to a member's former employer assigning to the new employer rights under any SCAVC life assurance policy.	The Board will not exercise this discretion. (No Change)
87 (2)	No right to return of contributions due to offence of a fraudulent character unless employer directs a total or partial refund is to be made (pre 01 04 09 leavers).	The Board will not direct a return of contributions in the event of an offence of a fraudulent character or grave misconduct. (No Change)
91	Contribution Equivalent Premium (CEP) in excess of the Certified Amount (CA) recovered from a refund of contributions can be recovered from the Pension Fund (pre 01 04 09 leavers).	The Board will consider each case on its merits. (No Change)
111(2) &(5) 112(1)	Forfeiture of pension rights on issue of Secretary of State's certificate (pre 01 04 09 leavers). Where forfeiture certificate is issued, direct interim payments out of Pension Fund until decision is taken to either apply the certificate or to pay benefits (pre 01 04 09 leavers).	The Board will apply for a forfeiture certificate where a member is convicted of a relevant offence and, following the issue of the certificate, direct that benefits are to be forfeited. (No Change)
113(2)	Recovery from Fund of monetary obligation owed by former employee or, if less, the value of the member's benefits (other than transferred in pension rights) (pre 01 04 09 leavers).	The Board will seek recovery from Strathclyde Pension Fund where other internal avenues have been exhausted. (No Change)
115(2) & (3)	Recovery from Fund of financial loss caused by employee, or amount of refund if less (pre 01 04 09 leavers).	The Board will seek recovery from Strathclyde Pension Fund where other internal avenues have been exhausted. (No Change)

6.6 Table 5 details our discretions under the Local Government (Discretionary Payments and Injury Benefits) (Scotland) Regulations 1998 (as amended)

Table 5

<u>Regulation</u>	<u>Discretion</u>	<u>DABVJB's policy on the exercise of this discretion</u>
D 4 (1)	Power to increase statutory redundancy payments above statutory weekly pay limit	Where redundancy is linked to the award of CAY (compensatory added years), payment will be subject to the statutory weekly limit. (No Change)
D 8(1)	Decision on whether to award compensatory added years to an individual on retirement on efficiency / redundancy Grounds	The Board may award up to 1 added year for retirement on redundancy grounds and up to 3 years for those on efficiency grounds. Any award will be subject to cost benefit analysis and the limits of affordability at the time of proposed release. This may result in an alternative offer to comply with best value principals. (Changed)
D 35	Decision to award up to 104 weeks compensation instead of compensatory added years	The Board will consider awarding compensation up to 45 weeks (using the statutory redundancy table with a multiplier of 1.5, known as the 'enhanced table'). Eligible employees will either be scheme members with at least 2 years continuous service and under 55 years (50 for protected members) or employees who are non-members of the scheme. Any award will be subject to cost benefit analysis and the limits of affordability at the time of proposed release. (No Change)

7.0 Commitments and Aims

7.1 Statement

- 7.1.1 The Board has a responsibility to exercise discretion in a fair, consistent, manner and act in the best interests of the organisation, the community and the pension fund. The following sections detail the Board's commitments in particular circumstances.

7.2 Re-employment of individuals who have left the Board through early retirement/voluntary severance

- 7.2.1 In line with the Accounts Commission report on "Managing Early Departures from the Scottish Public Sector", where an individual leaves the employment of the Board through early retirement / voluntary severance the individual will be unable to seek re-employment with the Board at a future date. Any re-employment of former employees would be in exceptional circumstances only and must have prior approval from the Assessor & ERO.

7.3 Cost Benefit Analysis/ Voluntary Early Retirement / Voluntary Severance

- 7.3.1 To comply with best value principles, it is the aim and commitment of the Joint Board to set a consistent maximum pay-back period of two years for voluntary early retirement or severance.
- 7.3.2 In line with current processes, all Cost Benefit Analysis (CBA) are considered and approved on their merits, with consideration of current financial position and previous approaches. Approval is thereafter required of the Board's Clerk and Treasurer, and the Assessor & ERO.
- 7.3.3 The Board reserves the right to vary this pay-back period in exceptional circumstances and on submission of a robust business justification.

7.4 The application of S20 Certificate of Protection

- 7.4.1 Regulation 22 of the Local Government Pension Scheme (Scotland) Regulations 1998 provides a degree of protection for members who suffer a reduction in their pensionable pay through circumstances out-with their control including the member's ill health. This provision is carried forward by regulation 43 of The

Local Government Pension Scheme (Administration) (Scotland)
Regulations 2008.

- 7.4.2 Circumstances outwith an employee's control are defined as being:
- a. The employer compulsorily changed the employment resulting in a lower grade
 - b. Job Evaluation exercise
 - c. Equal pay correction
 - d. Ill health
 - e. Cessation of pensionable payments, compulsorily made
- 7.4.3 In the event that an employee suffers a reduction in their pensionable pay due to their own conduct (disciplinary sanctions) or circumstances in which there were other alternative options, they will not be eligible or covered by this protection.

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD**Report by Assessor & Electoral Registration Officer****28 November 2025**

Subject: Excess Travel Policy**1 Purpose**

- 1.1** The purpose of this report is to seek approval of the Board for a proposed new personnel policy.

2 Background

- 2.1** Due to the ongoing issues with the Board's property in Clydebank, it will become necessary for our employees to move from the existing location.
- 2.2** West Dunbartonshire Council (WDC), with whom the Board generally align personnel policies with, have a scheme to define clear rules in relation to excess travel expenses which may be incurred by staff having to commute to a new location.
- 2.3** The Board at present has no such policy.

3 Proposed new policy

- 3.1** The draft policy in Appendix 1 largely follows the scheme in place in WDC, with two exceptions.
- 3.2** The WDC scheme does not allow for employees who participate in flexible working practices such as remote or home working to be eligible to claim excess travel expenses.
- 3.3** The Board has a number of employees who have flexible working arrangements in place, following implementation of the Board's Agile Working Policy. The Policy has directly resulted in attracting employees to apply for roles they may not otherwise have considered. This has proven to be a benefit to the organisation.
- 3.4** The draft policy allows for those employees who have an agile working pattern to make a claim for excess travel expenses, with the number of days worked in the office in the previous year used to calculate a pro-rata payment.
- 3.5** The WDC scheme does not allow employees above Grade 7 to claim for excess travel expenses. It is not clear why such a distinction would be made, and in the interests of fairness to all Board employees, it is proposed that the Policy will apply to all staff equally.

4.0 Recommendations

4.1 Members are asked to approve of the new Excess Travel Expenses Policy.

Person to contact:

Russell Hewton (Assessor and ERO)

Tel: 0141 562 1265

E-mail: russell.hewton@dab-vjb.gov.uk

Appendices: Appendix 1 - Excess Travel Expenses Policy



*Dunbartonshire and Argyll & Bute
Valuation Joint Board*

Excess Travel Expenses Policy

Version	Author	Changes	Board Approved
0.1	R Hewton	New policy	

Contents

1.0	Introduction	3
2.0	Details of the Policy	3
3.0	Date for Review	4

1.0 Introduction

- 1.1 While not a statutory provision or entitlement forming part of terms and conditions of employment, the Board recognises that where an employee's place of employment is compulsorily transferred this may result in increased travel costs.
- 1.2 The purpose of this policy is to provide a transition period to allow employees to adjust to new working arrangements.
- 1.3 The Board will ensure that good equal opportunities practice underpins the operation of this policy and will apply to all employees irrespective of age, disability, gender re-assignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

2.0 Details of the Policy

- 2.1 Employees, whose place of employment is compulsorily transferred a distance in excess of 2 miles¹ from current location resulting in additional travel costs, may qualify for payment of excess travelling expenses for a period of 2 years in line with this scheme. In circumstances where the transfer is for a period of less than one month in duration, the provisions contained within the Board's Travel & Subsistence arrangements will instead apply.
- 2.2 Excess travelling expenses are paid as an allowance equal to the difference between the cost of travelling the most economic journey from Home to New place of employment, and Home to Old place of employment. This allowance is calculated according to additional public transport costs actually incurred based on the use of a weekly travel ticket or zone card within the area. Alternatively, where public transport is not reasonably available and the employee uses their own car, a car mileage rate of 20p per mile may be paid. The allowance is paid each pay period, and as this covers home to work travel, the payment is subject to Income Tax and National Insurance contributions.
- 2.3 Excess travelling expenses are payable from the date of an employee's transfer to the new place of employment.
- 2.4 The payment is based on the weekly excess expenses aggregated on an annual basis, less 12.5% for annual leave etc., and proportionately reimbursed. Arrangements must be made for excess travel expenses to be suspended during periods of extended absence, and for practical purposes, absences of less than one month should be ignored. Any suspension of an excess travel expense must be timeously notified in writing, by the relevant line manager, to HR

¹ In line with the two miles that is the minimum statutory requirement for Education authorities in Scotland to provide home to school transport arrangements that they consider necessary for children aged less than 8 years old.

Connect. It is also the employee's responsibility to notify his/her line manager if this payment continues during periods of extended absence (the Board has the right to effect recovery of any over-payments).

- 2.5 Where an employee is compulsorily transferred to a new place of employment during the 2 years for which excess travelling expenses are reimbursed, the excess expenses will require to be reviewed.
- 2.6 If the employee moves home nearer the place of new employment during the period in which the excess travelling expenses are being paid, the amount of reimbursement will require to be recalculated. It is the employee's responsibility to notify his/her line manager of any change of address. If the move of home is to a location further from the new place of employment, an increase in travelling expenses will not be paid (the Board has the right to effect recovery of any over-payments).
- 2.7 All claims must be submitted using the online form on the WDC Intranet Site - https://west-dunbarton-dash.achieveservice.com/service/HRC_Excess_Travel_Expenses
- 2.8 Where employees have agile working arrangements in place, the percentage of days physically worked at the base location prior to the move, in the 365 days immediately prior to the move to the date of the move, will be used to calculate the pro-rata payment due.
- 2.9 HR Connect will verify the most economic route is being claimed prior to passing the Form to Payroll for payment.

3.0 Date for Review

- 3.1 The Scheme will be updated to incorporate any relevant change to legislation or best practice as required.

DUNBARTONSHIRE AND ARGYLL & BUTE VALUATION JOINT BOARD**Report by Assessor & Electoral Registration Officer****28 November 2025**

Subject: Redundancy Policy**1 Purpose**

- 1.1** The purpose of this report is to seek approval of the Board for a proposed new personnel policy.

2 Background

- 2.1** Whilst it is expected that any necessary reductions in workforce numbers, due to budgetary or other constraints, are able to be dealt with by redeployment or natural wastage, circumstances may occur where this is not possible.
- 2.2** West Dunbartonshire Council (WDC), with whom the Board generally align personnel policies with, have a redundancy policy to provide a fair, transparent, robust and consistent framework that is in accordance with employment law, for managing redundancy situations.
- 2.3** The Board at present has no such policy.

3 Proposed new policy

- 3.1** The Board is committed to retaining employees and will seek to minimise redundancies wherever possible. Where redundancies are proposed, careful consideration will be given to all options of avoiding and/or minimising compulsory redundancy situations.
- 3.2** However, there may be times where a redundancy situation is unavoidable, and it is essential that there is a clear procedure in place to manage such situations and the attached Policy sets out this framework, along with the key principles of a defined redundancy and the process that must be followed in such a situation. The method of statutory redundancy payment calculation is included.
- 3.3** Appendices 4 and 5 of the Policy outline the support available to employees and managers in such circumstances. Managers also have additional considerations relating to the support offered to employees during such difficult times. On-going communication will be essential, and managers should prepare a well-developed consultation and engagement plan.

- 3.4** The proposed Policy largely aligns with the equivalent WDC document, with wording updated to reflect Board structures and equivalent related policies. The notable exception is that the Board do not have an equivalent to the WDC SWITCH (Redeployment) Policy, and are unable to access the scheme offered by WDC.

4 Recommendations

- 4.1** Members are asked to approve the new Redundancy Policy.

Person to contact:

Russell Hewton (Assessor and ERO)

Tel: 0141 562 1265

E-mail: russell.hewton@dab-vjb.gov.uk

Appendices: Appendix 1 - Redundancy Policy and Guidance



*Dunbartonshire and Argyll & Bute
Valuation Joint Board*

Redundancy Policy and Guidance

Version	Author	Changes	Board Approved
0.1	R Hewton	New policy	

1.0	Introduction	3
2.0	Statutory Notification Requirements	4
3.0	Consultation	4
4.0	Selection for Redundancy	7

1.0 Introduction

1.1 Section 139 of the Employment Rights Act 1996 defines the situations in which redundancy arises. There are in essence four different situations in which it can do so. These are as follows:

- Job redundancy: this occurs where the employer ceases to trade or intends to cease trading in the business or that part of it in which the employee works.
- Place of work redundancy: this occurs when the employer has ceased or intends to cease trading in the business where the employee works.
- Employee Redundancy: this occurs when the employer's requirements for employees to carry out "work of a particular kind" or for employees to carry out work of a particular kind at the employee's workplace have ceased or diminished or are expected to cease or diminish.
- Bumped redundancy: this occurs where an employee whose job is redundant, but who can do another employee's job, is reallocated that employee's job with the result that the person whose job remains is "bumped" out of a job by the person whose job became redundant.

1.2 As an overarching principle, the Board is committed to retaining employees and will seek to minimise redundancies wherever possible. Where redundancies are proposed, careful consideration will be given to all options of avoiding compulsory redundancy or reducing the number of employees impacted by the proposal including:

- Turnover.
- Re-training and/or redeployment.
- Voluntary early retirement (redundancy/efficiency)/voluntary severance, where applicable.
- Considering the introduction of short-term working, i.e., reduced hours where practicable.
- Introducing or extending the use of flexible working, reducing hours to fit budget or workload.
- Reducing/removing non-contractual overtime, where appropriate.
- Reduced use of temporary, agency workers, sessional/casual, and/or
- Achieving savings through other means.

1.3 Where possible Managers must involve Trades Unions and employees as soon possible where any redundancies have been proposed, allowing for consideration of concerns, views and ideas at an early stage in the process.

2.0 Statutory Notification Requirements

- 2.1 There is a statutory requirement for the Government to assist employees facing redundancy. In order to do this, advance notification of potential redundancies is required.
- 2.2 The notification criteria are set out in s.193 of the Trade Union and Labour Relations (Consolidation) Act 1992 (TULR(C)A)).
- 2.3 Failure to comply with the statutory notification requirements below, without good cause, may result in prosecution and a fine, on summary conviction for the organisation and/or officer of the organisation.
- 2.4 The Board is required to notify the Insolvency Service's Redundancy Payment Service (RPS) of a proposal to dismiss 20 or more employees as redundant at one establishment within a period of 90 days or less in certain circumstances:
 - between 20 and 99 redundancies before giving notice to terminate any of the relevant employees' contracts and at least 30 days before the first of the dismissals takes place.
 - 100 or more redundancies before giving notice to terminate any of the relevant employees' contracts and at least 45 days before the first of the dismissals takes place.
- 2.5 Advance notification is made using form HR1 and this can be accessed on the government website. The form HR1 is submitted prior to the commencement of the statutory consultation period (see section 3 below) by the Chief Officer (or suitable senior officer, as delegated) and with advice from the WDC's People & Change Partner.
- 2.6 The Board routinely provides copies of this notification to the recognised trade unions that it is under a duty to consult.

3.0 Consultation

- 3.1 Consultation must always be undertaken prior to making redundancies. In all cases there should be consultation with individual employees, and in certain circumstances, collective consultation with the Trade Unions as employee representatives is required by statute, in addition to individual consultation.

Collective Consultation

- 3.2 This policy is based on West Dunbartonshire Council's Redundancy Policy. As part of West Dunbartonshire Council's employee relations framework, collective consultation/bargaining is in place with Trade Unions through established forums including Convenor meetings and service specific Joint Consultative Committees (JCC). Collective consultation on any proposed redundancies should ideally be

within these forums, led by the relevant Chief Officer/Service Manager, supported by Strategic HR.

- 3.3 Where proposed redundancies are not covered by the statutory notice and consultation provisions, it is still be considered good practice to discuss job losses with the Trade Unions, and to give as much warning as possible to employees and Trade Unions of an impending redundancy situation. The relevant manager will make sure that all employees, including those who may be absent from work due to, e.g., maternity, adoption, parental or sick leave, or career break are consulted and kept informed.
- 3.4 Section 188 of the Trade Union and Labour Relations (Consolidation) Act 1992 requires consultation with recognised trade unions if 20 or more employees are to be dismissed at one establishment within 90 days for “a reason not related to the individual concerned or for a number of reasons all of which are not so related” (s.195 TULR(C)A). While the duty to consult set out in s.188 covers mass redundancies, it also covers situations in which 20 or more employees are dismissed and offered new contracts because of a restructuring or a change in the terms and conditions.
- 3.5 Voluntary redundancies are included when calculating if 20 or more employees will be dismissed.
- 3.6 Employees working under a fixed-term contract are protected by the Fixed-Term Employees (Prevention of Less Favourable Treatment) Regulations 2002 (‘the Regulations’), which require that such employees are treated no less favourably than comparable permanent employees. The non-renewal of a fixed term contract is treated as a dismissal in the same way as the termination of a permanent contract unless the employer can objectively justify the difference in treatment is fair, i.e., the reason for dismissal is for some other substantial reason. This includes in circumstances where a short-term cover arrangement ceases, e.g., maternity or sickness absence cover.
- 3.7 Consultation need not be undertaken when the possibility of redundancies is initially being considered but must take place once a specific proposal is made. In order to be meaningful, it must take place before a final decision is taken. Any formal decisions regarding redundancy proposals will therefore be made subject to consultation.
- 3.8 The purpose of the consultation is to discuss ways of:
 - Avoiding the dismissals
 - Reducing the number of employees to be dismissed
 - Mitigating the consequences of the redundancies
- 3.9 Where the need to reduce employee levels has been identified, a detailed communication in the form of a consultation pack will be prepared to explain:
 - The reason for the reduction in employees;
 - The number, type and location of employees affected, (e.g. job roles), and how they will be selected;
 - The timescales for the reduction in employees;

- The arrangements for making the redundancies and selection methods to be used;
 - The arrangements for calculating redundancy pay; and
 - Options and alternative employment opportunities available to avoid compulsory redundancies.
 - Agency workers: the number of agency workers, where they are working and the type of work they are doing.
- 3.10 The relevant Trade Union(s), covering all categories of employees who may be affected, will be presented with the consultation pack at the start of the consultation process.
- 3.11 Although all the information listed above must be given in writing to the relevant Trade Union, it need not all be given at once. However, the Trade Union must have adequate time in which to make detailed representations, in writing. The Chief Officer/Manager will consider and respond to all representations made by the Trade Union, giving reasons if rejecting them.
- 3.12 While the consultation should be undertaken with a view to reaching agreement, and the Chief Officer/Manager must consider matters raised by the Trade Union, the final decision rests with the Chief Officer/Manager.
- 3.13 The Board will, as far as reasonably practicable, ask for volunteers for VER/VS, with an enhanced payment in line with Board arrangements and discretions, applicable at that time. Where necessary, a settlement agreement may be part of any such arrangement. Strategic HR will retain records of all selection or rejection justification via the Cost Benefit Analysis (CBA) process. Where there are insufficient volunteers, it may be necessary to select employees for compulsory redundancy.

Individual Consultation

- 3.14 In advance of the individual consultation process and in order to ensure that all affected employees as far as possible receive the information on the proposal at the same time, a group communication meeting will be held. This will outline the reasons for the proposal and details of the proposal and will provide the opportunity for affected employees to ask any questions. This will be chaired by the Chief Officer/Manager and supported by WDCs Strategic HR, as required. The consultation pack will also be shared with employees in advance of the communication meeting.
- 3.15 Following the group communication meeting, affected employees will receive notification in writing that they are at risk of redundancy..
- 3.16 Affected employees will have at least one individual consultation meeting and will have the opportunity provide feedback on the proposal and any suggestions. The Manager will consider all feedback and at the end of the consultation period, will provide an update.

4.0 Selection for Redundancy

- 4.1 Affected employees will have at least one individual consultation meeting and will have the opportunity provide feedback on the proposal and any suggestions. The Manager will consider all feedback and at the end of the consultation period, will provide an update.
- 4.2 The redundancy selection matrix is detailed in Appendix 1 and this will be used in the event of redundancy situations when selecting employees for redundancy (ref: [Making staff redundant: Compulsory redundancy - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/making-staff-redundant-compulsory-redundancy)). This matrix is based on the following:
- Standard of performance (as evidenced by formal performance measures)
 - Skills, competencies and experience
 - Disciplinary record – ‘live’ issues only
 - Attendance record
 - Length of Service (in the event of a score tie)
- 4.3 Employees within the targeted service areas (also known as the “selection pool”) will be individually scored against the agreed criteria by the manager and supported by Strategic HR where appropriate. The reference period to be used is the duration of the employee’s employment.
- 4.4 Each criterion has been weighted by a factor of 1, 2 or 3 to reflect their relative importance to the Board. The weightings are as follows: -
- Standard of performance – multiplied by 3
 - Skills, competencies and experience - multiplied by 3
 - Disciplinary record - multiplied by 2
 - Attendance record - multiplied by 2 (N.B. this would exclude consideration of absences arising as a direct result of pregnancy or disability)
 - Length of Service – multiplied by 1 and to be used in situations where there is a tie breaker.
- 4.5 Once each area has been scored, a total will be calculated for each employee. Provisional redundancy selection will be based on those with the lowest scores. In practical terms this means that in a section where it is necessary to reduce the number of employees from 20 to 15, the selection matrix would be completed for all 20 employees, with the 5 employees scoring lowest being provisionally selected for redundancy.
- 4.6 The Manager will ensure that they are able to evidence each scoring assessment made and this be available to individuals and their trade unions representatives upon request to demonstrate objectivity of the assessment process. The scores of others will not be shared beyond the individual and must be treated in strictest confidence.
- 4.7 The Board reserves the right to retain employees with particular skills and competencies required to deliver services. This will be done in line with all pertinent equalities legislation and the relevant Board policies.

- 4.8 In the case of employees with disabilities, reasonable adjustments may need to be made to the redundancy process and method of selection. The Manager, with support from Strategic HR if appropriate, will consider the following:
- providing documents in alternative formats e.g., braille or large text
 - advising employees that if they wish to apply for alternative roles, reasonable adjustments will be considered for those roles or the application process
 - disability-related absences will be disregarded if assessing sickness absence
 - scoring adjustments e.g., discounting a particular criterion or giving the employee an average score based on other employees' score for that criterion.
- 4.9 What amounts to a reasonable adjustment will depend on the nature of the disability. However, if the adjustment would leave the Board with insufficient skills or resource, it is likely not a reasonable adjustment.
- 4.10 Within the selection process, the manager will give due consideration to employees who are pregnant or on maternity, adoption, shared parental leave or who have suffered a miscarriage. These employees are offered a period of protection under the Protection from Redundancy (Pregnancy and Family Leave) Act 2023 (see table below). While they should not be artificially excluded from redundancy pools, employers should adjust the selection process to prevent an employee who is pregnant or on maternity, adoption or shared parental leave from being put at a disadvantage - but that 'special treatment' must be proportionate.

	Length of Protection
Pregnant employee who takes maternity leave	Start: When the employer has been notified of pregnancy End: 18 months from the child's date of birth if notified to employer before the end of maternity leave (or 18 months from the Expected Week of Childbirth if not notified) (Includes any time spent in this period on maternity leave or other statutory leave)
Employee who has suffered a miscarriage	Start: When the employer has been notified of pregnancy End: Two weeks after the end of the pregnancy, for pregnancies ending before 24 weeks. Note: Pregnancies ending after 24 weeks or before 24 weeks where the baby lives for any amount of time are classed as stillbirths and the employee would be entitled to statutory maternity leave.
Employees taking adoption leave	Start: Beginning of adoption leave End: 18 months from date of placement or date of entry into Great Britain (if overseas adoption).

	(Includes any time spent in this period on adoption leave or other statutory leave)
Employee taking shared parental leave	Start: Beginning of SPL End: If less than six weeks of SPL is taken, at the end of SPL. If more than six continuous weeks of SPL is taken, 18 months from child's date of birth (inclusive of any time spent on statutory leave). Note: If the employee has also taken maternity or adoption leave, the above periods apply instead.

- 4.11 Employees who are provisionally selected for redundancy will be given information on their assessment and the opportunity to discuss this with their manager and a representative from Strategic HR, if appropriate, before the final decision is made.
- 4.12 Assessment of the selection pool can take place during the consultation phase but notice of redundancy will not be issued until the consultation phase has concluded.

5.0 Redundancy Selection Appeals Process

- 5.1 Following conclusion of the Redundancy Selection process, each affected employee will be advised in writing of the decision in their case, including where they have been selected for redundancy, written notice of their dismissal on the grounds of redundancy as detailed in Section 6 Notice below, and advised of their right to appeal.
- 5.2 Employees have only one right to appeal, which takes place at the above stage and where it is felt that the redundancy selection criteria have been unfairly applied in their case.
- 5.3 The appeal arrangements replicate those used for other appeals against dismissal and will be considered by the Board.
- 5.4 Employees have the right to be accompanied by a trade union representative or work colleague at all stages of the appeal process.

6.0 Notice

- 6.1 Those selected for redundancy will be given notice of termination in accordance with their contractual entitlements and the Employment Rights Act 1996. Employees are expected to work their full period of notice. Pay in lieu of notice will only be paid where there is good reason for the employee not working the notice period.

- 6.2 Employees may ask to leave early, for example, to start work for another organisation. An employee wishing to leave early must secure the Council's agreement to avoid jeopardising their right to a redundancy payment and will waive the relevant part of their notice period and pay. See section 7 Redundancy Payments.
- 6.3 Redundancy notices will not be issued until collective and individual consultation has been completed. This notice may be given before the end of the minimum period, if the consultation is genuinely complete.
- 6.4 The dismissal itself will not take effect until the minimum period has expired and individual notice periods have been observed. The date the dismissals take effect, therefore, may also depend on the period of notice applicable.
- 6.5 The Council will give at least the minimum statutory notice period. This is
- One week's notice if the employee has been employed continuously for one month or more, but for less than two years; or
 - One week's notice for each year employed if the employee has been employed by the employer continuously for two years or more, up to a maximum of 12 weeks. For example, if an employee has worked for five years, then they are entitled to five weeks' notice.
- 6.6 This is the minimum period of notice. Longer periods of notice may be afforded in the individual employment contract. The notice applicable is whichever is the longer period.
- 6.7 The first dismissal will not take effect until the minimum period has expired. The date on which a dismissal takes effect is the date on which the notice expires, not the date on which it is given.
- 6.8 During the employees notice period, the employee will remain on SWITCH and the Council will continue to support the employee and explore suitable alternative roles options for redeployment.

7.0 Redundancy Payments

- 7.1 Employees who have been issued notice of dismissal for the reason of redundancy are entitled to a statutory redundancy payment. This is only payable if an employee has at least two years' continuous service. The amount of the statutory payment will be based on the employee's age and years of service, up to a maximum of 20 years of service and is capped at the statutory limit. For each full year of service, an employee will receive statutory payments of:
- Under age 22: One half a week's pay;
 - Age 22-40: One week's pay;
 - Over 41: One and one half week's pay

- 7.2 The maximum payment is equal to 30 weeks' pay (see Appendix 2); based on current legislation, weekly pay is capped and reviewed annually. The current rate can be found [here](#).
- 7.3 A week's pay is that which the employee is entitled to under the terms of their contract at the 'calculation date' or the statutory weekly cap. The 'calculation date' is the date on which the employer gives the employee the minimum notice to which he or she is legally entitled. If the pay varies (e.g., through piece-work), the amount of the week's pay is averaged over the 12 weeks prior to the 'calculation date'.
- 7.4 The manager will provide the employee with a written statement of how the redundancy payment is calculated along with their calculation in their notice letter.

Discretionary Payments

- 7.5 Under The Local Government (Discretionary Payments and Injury Benefits) (Scotland) Regulations 1998, the Board has the discretion to enhance redundancy/severance packages (within specified limits).
- 7.6 The Board may offer enhanced redundancy packages in the circumstances of voluntary severance or voluntary early retirement.

8.0 Calculation of Payments

- 8.1 Where an employee's redundancy payment is in accordance with the table in appendix 2, 'pay' is the weekly gross pay at the date of redundancy. To arrive at a weekly amount, the contracted weekly hours are multiplied by the specified hourly rate.
- 8.2 In order to quantify the amount of money payable to the employee, reference should be made to the employee's normal working hours. The Employment Rights Act 1996 ss.221-229 provides a formula for determining how a week's pay is to be calculated. In respect of varying circumstances – where remuneration does not vary s. 221(2).

Compensation payment

- 8.3 Where an employee's compensation payment is in accordance with Regulation 35 of The Local Government (Discretionary Payments and Injury Benefits) (Scotland) Regulations 1998 (as amended), 'pay' is calculated in accordance with the provisions stated above.
- 8.4 'Pay' for the purpose of the above calculations is defined as: basic pay and contractual elements, e.g. contractual overtime (non-contractual elements of pay such as casual overtime, do not count).

9.0 Offer of Alternative Employment

- 9.1 If an employee is redundant, the Board will, where it is possible, make an offer of suitable alternative employment through either renewal of the existing contract or re-engagement. The Employment Rights Act 1996 (s.138 ERA 1996) states that alternative work would be appropriate if the provisions of the new contract as to the capacity and place in which the employee would be employed and the other terms and conditions of employment would not differ from the previous contract. If the employee accepts the alternative employment, they are deemed not to have been dismissed on the termination of the original employment for the purposes of determining and redundancy payment liability on the part of the employer.
- 9.2 If an offer of re-engagement involves differences (wholly or in part) in the terms and conditions of employment from the corresponding provisions of the previous contract but it constitutes an offer of suitable employment in relation to the employee, they are not entitled to a redundancy payment if they unreasonably refuse the offer (s. 141 ERA 1996). Whether or not a job is suitable would depend on such issues as pay, grade, job content, hours, status, place of work etc.
- 9.3 Offers of alternative employment are subject to a statutory four-week trial period if any term of the new contract differs from the corresponding term in the old contract. Trial periods can be extended by agreement for the purposes of retraining only.
- 9.4 The test to determine if the offer of alternative employment is suitable is an objective test, but the test of whether any rejection of the offer of alternative employment by the employee was reasonable is a subjective one, and the circumstances of the particular employee must be considered.
- 9.5 To preserve continuity, the offer of the new job must be made before the redundancy takes effect and start no later than four weeks after the first job ended. Where the termination takes effect on a Friday, Saturday or Sunday, the contract is treated as terminating on the following Monday (s.146 ERA 1996).

Appendix 1 - Calculation of Payments (Selection Scoring Matrix)

CRITERIA	SCORE
Work Performance	
Overall performance is outstanding, and quality of work consistently exceeds the expected standards	5
Overall performance and quality of work exceeds the expected standards	4
Overall performance and quality of work meets all the expected standards	3
Overall performance and quality of work meets most of the expected standards	2
Overall performance and quality of work fails to meet the expected standards	1
Skills, competence and experience	
Displays full competence in current role, is multi-skilled, capable of providing support to others	5
Displays full competence in current role	4
Displays competence in most aspects of the role but requires some supervision	3
Displays some of the competencies required in the current role, requires regular supervision and support	2
Has insufficient skills in the current role and cannot operate without close supervision	1
Disciplinary Record – live issues	
No disciplinary record	5
Informal disciplinary discussion recorded	4
Written warning	3
Written warning/demotion/suspension without pay	2
Final written warning	1
Attendance history*	
Excellent attendance, no instance of absence	5
Above average attendance, some examples of absence/poor timekeeping but less than the selection pool average	4
Attendance/timekeeping equivalent to the selection pool average	3
Below average or poor attendance/poor timekeeping	2
Unacceptable levels of attendance/poor timekeeping	1
Note: each of the criterion are weighted therefore to calculate the total score for each employee, apply the following multipliers: -	
Work performance score x 3	Disciplinary record score x 2
Skills/competencies score x 3	Attendance history score x 2
Length of service x1 (only to be used in score tie scenario)	
*(N.B. this would exclude consideration of absences arising as a direct result of pregnancy or disability)	

****ALL CASES WILL BE SUBJECT TO THE COST BENEFIT ANALYSIS (CBA) PROCESS AND MUST BE COMPLIANT WITH PAYBACK TERMS**

Appendix 2: Statutory Redundancy Ready Reckoner

To calculate a redundancy payment, cross reference the employee's age and years of service to obtain the number of weeks' pay, then multiply by the amount of a week's pay.

Age	Continuous Years Service																			
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
17	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	1	1.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	1	1.5	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20	1	1.5	2	2.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21	1	1.5	2	2.5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
22	1	1.5	2	2.5	3	3.5	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	1.5	2	2.5	3	3.5	4	4.5	-	-	-	-	-	-	-	-	-	-	-	-	
24	2	2.5	3	3.5	4	4.5	5	5.5	-	-	-	-	-	-	-	-	-	-	-	
25	2	3	3.5	4	4.5	5	5.5	6	6.5	-	-	-	-	-	-	-	-	-	-	
26	2	3	4	4.5	5	5.5	6	6.5	7	7.5	-	-	-	-	-	-	-	-	-	
27	2	3	4	5	5.5	6	6.5	7	7.5	8	8.5	-	-	-	-	-	-	-	-	
28	2	3	4	5	6	6.5	7	7.5	8	8.5	9	9.5	-	-	-	-	-	-	-	
29	2	3	4	5	6	7	7.5	8	8.5	9	9.5	10	10.5	-	-	-	-	-	-	
30	2	3	4	5	6	7	8	8.5	9	9.5	10	10.5	11	11.5	-	-	-	-	-	
31	2	3	4	5	6	7	8	9	9.5	10	10.5	11	11.5	12	12.5	-	-	-	-	
32	2	3	4	5	6	7	8	9	10	10.5	11	11.5	12	12.5	13	13.5	-	-	-	
33	2	3	4	5	6	7	8	9	10	11	11.5	12	12.5	13	13.5	14	14.5	-	-	
34	2	3	4	5	6	7	8	9	10	11	12	12.5	13	13.5	14	14.5	15	15.5	-	
35	2	3	4	5	6	7	8	9	10	11	12	13	13.5	14	14.5	15	15.5	16	16.5	

36	2	3	4	5	6	7	8	9	10	11	12	13	14	14	15	15	16	16	17
														.5	.5		.5		
37	2	3	4	5	6	7	8	9	10	11	12	13	14	15	15	16	16	17	17
															.5		.5		.5
38	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	16	17	17	18
																.5		.5	
39	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	17	18	18
																	.5		.5
40	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	18	19
																		.5	
41	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	19
																			.5
42	2.	3.	4.	5.	6.	7.	8.	9.	10	11	12	13	14	15	16	17	18	19	20
	5	5	5	5	5	5	5	5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
43	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
44	3	4.	5.	6.	7.	8.	9.	10	11	12	13	14	15	16	17	18	19	20	21
		5	5	5	5	5	5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
45	3	4.	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
		5																	
46	3	4.	6	7.	8.	9.	10	11	12	13	14	15	16	17	18	19	20	21	22
		5		5	5	5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
47	3	4.	6	7.	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
		5		5															
48	3	4.	6	7.	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
		5		5		.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
49	3	4.	6	7.	9	10	12	13	14	15	16	17	18	19	20	21	22	23	24
		5		5		.5													
50	3	4.	6	7.	9	10	12	13	14	15	16	17	18	19	20	21	22	23	24
		5		5		.5		.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
51	3	4.	6	7.	9	10	12	13	15	16	17	18	19	20	21	22	23	24	25
		5		5		.5		.5											
52	3	4.	6	7.	9	10	12	13	15	16	17	18	19	20	21	22	23	24	25
		5		5		.5		.5		.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
53	3	4.	6	7.	9	10	12	13	15	16	18	19	20	21	22	23	24	25	26
		5		5		.5		.5		.5									
54	3	4.	6	7.	9	10	12	13	15	16	18	19	20	21	22	23	24	25	26
		5		5		.5		.5		.5		.5	.5	.5	.5	.5	.5	.5	.5
55	3	4.	6	7.	9	10	12	13	15	16	18	19	21	22	23	24	25	26	27
		5		5		.5		.5		.5		.5							
56	3	4.	6	7.	9	10	12	13	15	16	18	19	21	22	23	24	25	26	27
		5		5		.5		.5		.5		.5		.5	.5	.5	.5	.5	.5
57	3	4.	6	7.	9	10	12	13	15	16	18	19	21	22	24	25	26	27	28
		5		5		.5		.5		.5		.5		.5					
58	3	4.	6	7.	9	10	12	13	15	16	18	19	21	22	24	25	26	27	28
		5		5		.5		.5		.5		.5		.5		.5	.5	.5	.5
59	3	4.	6	7.	9	10	12	13	15	16	18	19	21	22	24	25	27	28	29
		5		5		.5		.5		.5		.5		.5		.5			

60	3	4.	6	7.	9	10	12	13	15	16	18	19	21	22	24	25	27	28	29
		5		5		.5		.5		.5		.5		.5		.5		.5	
6	3	4.	6	7.	9	10	12	13	15	16	18	19	21	22	24	25	27	28	30
1+		5		5		.5		.5		.5		.5		.5		.5		.5	

Age 17 - While it is possible for a 17-year-old to have 2 years' service, any service with the employer before school leaving age does not count towards the continuous employment and cannot be used in any statutory pay entitlement.

Age 61+ - In respect of those over age 61, the payment remains the same as for age 61.

Appendix 3: Voluntary Severance: Enhanced Ready Reckoner

	Continuous Years Service																		
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Age																			
17 *[1]	1 .5																		
18	1 .5																		
19	1 .5	2. 2 5																	
20	1 .5	2. 2 5	3. 0 0																
21	1 .5	2. 2 5	3. 0 0	3. 75															
22	1 .5	2. 2 5	3. 0 0	3. 75	4. 50														
23	2 .2 5	3. 0 0	3. 7 5	4. 50	5. 25	6. 00													
24	3 .0	3. 7 5	4. 5 0	5. 25	6. 00	6. 75	7. 50												
25	3 .0	4. 5 0	5. 2 5	6. 00	6. 75	7. 50	8. 25	9. 00											
26	3 .0	4. 5 0	6. 0 0	6. 75	7. 50	8. 25	9. 00	9. 75	10. 50										
27	3 .0	4. 5 0	6. 0 0	7. 50	8. 25	9. 00	9. 75	10. 50	11. 25	12. 00									
28	3 .0	4. 5 0	6. 0 0	7. 50	9. 00	9. 75	10. 50	11. 25	12. 00	12. 75	13. 50								
29	3 .0	4. 5 0	6. 0 0	7. 50	9. 00	10. 50	11. 25	12. 00	12. 75	13. 50	14. 25	15. 00							

30	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	12 .75	13 .50	14 .25	15 .00	15 .75	16 .50						
31	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	14 .25	15 .00	15 .75	16 .50	17 .25	18 .00					
32	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	15 .75	16 .50	17 .25	18 .00	18 .75	19 .50				
33	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	16 .50	17 .25	18 .00	18 .75	19 .50	20 .25	21 .00			
34	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	16 .50	18 .00	18 .75	19 .50	20 .25	21 .00	21 .75	22 .50		
35	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	16 .50	18 .00	19 .50	20 .25	21 .00	21 .75	22 .50	23 .25	24 .00	
36	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	16 .50	18 .00	19 .50	21 .00	21 .75	22 .50	23 .25	24 .00	24 .75	25 .50
37	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	16 .50	18 .00	19 .50	21 .00	22 .50	23 .25	24 .00	24 .75	25 .50	26 .25
38	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	16 .50	18 .00	19 .50	21 .00	22 .50	24 .00	24 .75	25 .50	26 .25	27 .00
39	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	16 .50	18 .00	19 .50	21 .00	22 .50	24 .00	25 .50	26 .25	27 .00	27 .75
40	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	16 .50	18 .00	19 .50	21 .00	22 .50	24 .00	25 .50	27 .00	27 .75	28 .50
41	3 .00	4. 50	6. 00	7. 50	9. 00	10 .50	12 .00	13 .50	15 .00	16 .50	18 .00	19 .50	21 .00	22 .50	24 .00	25 .50	27 .00	28 .50	29 .25
42	3 .5	5. 25	6. 75	8. 25	9. 75	11 .25	12 .75	14 .25	15 .75	17 .25	18 .75	20 .25	21 .75	23 .25	24 .75	26 .25	27 .75	29 .25	30 .75

	7 5																		
43	4 .5 5 0	6. 0 0	7. 5 0	9. 00	10 .5 0	12 .0 0	13 .5 0	15 .0 0	16 .5 0	18 .0 0	19 .5 0	21 .0 0	22 .5 0	24 .0 0	25 .5 0	27 .0 0	28 .5 0	30 .0 0	31 .5 0
44	4 .5 5 0	6. 7 5	8. 2 5	9. 75	11 .2 5	12 .7 5	14 .2 5	15 .7 5	17 .2 5	18 .7 5	20 .2 5	21 .7 5	23 .2 5	24 .7 5	26 .2 5	27 .7 5	29 .2 5	30 .7 5	32 .2 5
45	4 .5 5 0	6. 7 5	9. 0 0	10 .5 0	12 .0 0	13 .5 0	15 .0 0	16 .5 0	18 .0 0	19 .5 0	21 .0 0	22 .5 0	24 .0 0	25 .5 0	27 .0 0	28 .5 0	30 .0 0	31 .5 0	33 .0 0
46	4 .5 5 0	6. 7 5	9. 0 0	11 .2 5	12 .7 5	14 .2 5	15 .7 5	17 .2 5	18 .7 5	20 .2 5	21 .7 5	23 .2 5	24 .7 5	26 .2 5	27 .7 5	29 .2 5	30 .7 5	32 .2 5	33 .7 5
47	4 .5 5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .0 0	16 .5 0	18 .0 0	19 .5 0	21 .0 0	22 .5 0	24 .0 0	25 .5 0	27 .0 0	28 .5 0	30 .0 0	31 .5 0	33 .0 0	34 .5 0
48	4 .5 5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	17 .2 5	18 .7 5	20 .2 5	21 .7 5	23 .2 5	24 .7 5	26 .2 5	27 .7 5	29 .2 5	30 .7 5	32 .2 5	33 .7 5	35 .2 5
49	4 .5 5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	19 .5 0	21 .0 0	22 .5 0	24 .0 0	25 .5 0	27 .0 0	28 .5 0	30 .0 0	31 .5 0	33 .0 0	34 .5 0	36 .0 0
50	4 .5 5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	21 .7 5	23 .2 5	24 .7 5	26 .2 5	27 .7 5	29 .2 5	30 .7 5	32 .2 5	33 .7 5	35 .2 5	36 .7 5
51	4 .5 5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .0 0	25 .5 0	27 .0 0	28 .5 0	30 .0 0	31 .5 0	33 .0 0	34 .5 0	36 .0 0	37 .5 0
52	4 .5 5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	26 .2 5	27 .7 5	29 .2 5	30 .7 5	32 .2 5	33 .7 5	35 .2 5	36 .7 5	38 .2 5
53	4 .5 5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	27 .0 0	28 .5 0	30 .0 0	31 .5 0	33 .0 0	34 .5 0	36 .0 0	37 .5 0	39 .0 0
54	4 .5 5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	27 .0 0	29 .2 5	30 .7 5	32 .2 5	33 .7 5	35 .2 5	36 .7 5	38 .2 5	39 .7 5

55	4 .5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	27 .0 0	29 .2 5	31 .5 0	33 .0 0	34 .5 0	36 .0 0	37 .5 0	39 .0 0	40 .5 0
56	4 .5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	27 .0 0	29 .2 5	31 .5 0	33 .7 5	35 .2 5	36 .7 5	38 .2 5	39 .7 5	41 .2 5
57	4 .5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	27 .0 0	29 .2 5	31 .5 0	33 .7 5	36 .0 0	37 .5 0	39 .0 0	40 .5 0	42 .0 0
58	4 .5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	27 .0 0	29 .2 5	31 .5 0	33 .7 5	36 .0 0	38 .2 5	39 .7 5	41 .2 5	42 .7 5
59	4 .5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	27 .0 0	29 .2 5	31 .5 0	33 .7 5	36 .0 0	38 .2 5	40 .5 0	42 .0 0	43 .5 0
60	4 .5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	27 .0 0	29 .2 5	31 .5 0	33 .7 5	36 .0 0	38 .2 5	40 .5 0	42 .7 5	44 .2 5
61 *[2]	4 .5 0	6. 7 5	9. 0 0	11 .2 5	13 .5 0	15 .7 5	18 .0 0	20 .2 5	22 .5 0	24 .7 5	27 .0 0	29 .2 5	31 .5 0	33 .7 5	36 .0 0	38 .2 5	40 .5 0	42 .7 5	45 .0 0

Appendix 4: Support for Employees



