Archwilydd Cyffredinol Cymru
Auditor General for Wales

WALES AUDIT OFFICE
SWYDDFA ARCHWILIO CYMRU

Local Government Financial Resilience Assessment

Project Brief

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Contents

Project brief

Situation

1. Good financial management is essential for the effective stewardship of public money and the delivery of efficient public services, and for ensuring authorities' ability to continue to deliver services to meet statutory obligations and the needs of local communities. It will help authorities take the right decisions for the short, medium and long term. Good financial management:

- is essential to good corporate governance;
- is about managing performance and achieving strategic objectives as much as it is about managing money;
- underpins service quality and improvement;
- is the basis of accountability to stakeholders for the stewardship and use of resources; and
- is a key management discipline.

2. Managing for the long term is not about predicting the future; it is about preparing for it. Planning involves understanding future demand, assessing the impact of probable changes, reviewing the gaps between funding needs and possible income, and developing appropriate savings strategies.

3. An authority's strategic priorities and its financial health should be the basis for deciding what is practicable. Well-considered and detailed long-term financial strategies and Medium Term Financial Plans (MTFPs) can ensure the delivery of strategic priorities by enabling appropriate financial choices. Conversely, short-term annual budget planning encourages an incremental and process-driven approach that is too inflexible in a period of rapid external change.

Complication

4. To effectively plan finances, authorities should analyse details of financial trends, appropriate benchmarking information, possible scenarios and their likely impact over the short, medium and long term. Good financial planning considers information on:

- financial and performance trends, including benchmarking information and whole-life costs;
- costs of service delivery and the influence of different cost drivers;
- analysis of current and future cost pressures, including realistic scenario planning for possible changes and their impact;
- horizon scanning for any unexpected national or international changes that may affect the authority; and
- short-, medium- and long-term risks associated with potential choices and costed risk management strategies.

5. Authorities cannot accurately predict the proportion of their income that relies on the Welsh Government beyond the current settlement. However, they can use information to anticipate changing circumstances, set priorities, make choices and manage delivery. They can calculate how much they would need to deliver services (at current or future prices) and review alternative income and spending scenarios to identify gaps and prepare for the future by investigating different approaches.

6. For some time, the Wales Audit Office audits and assessments have revealed some concerns about the rigour and quality of authorities' MTFPs and their ability to deliver upon budgeted savings. The current financial climate and the recent tough settlement for local government mean that good financial planning is critical to sustaining financial resilience.

7. During 2014-15, the Wales Audit Office undertook work at all authorities to assess the adequacy of their financial management and planning arrangements. Local reports were issued and a national summary report published in April 2015.

Overview of the work

8. Following on from the 2014-15 work, the Wales Audit Office will again deliver a piece of work aimed at examining whether authorities' financial health, together with how they are budgeting and delivering on required savings, provides assurance that authorities are financially resilient.

9. The work will follow up issues highlighted in the 2014-15 work and consider whether authorities have robust approaches in place to manage the budget reductions that they are facing to secure a stable financial position that enable them to continue to operate for the foreseeable future. The focus of the work is on the 2015-16 financial planning period and the delivery of 2014-15 budgets. Fieldwork will revisit and refresh findings of the work carried out in 2014-15.

10. The question hierarchy (Appendix 1) has been reviewed and updated, and some specific questions on the planning and management of reserves have been added. The question hierarchy has also been restructured to allow findings and conclusions to focus on the following aspects:

- Delivery of savings
- Financial planning arrangements
- Financial control arrangements
- Financial governance arrangements

11. A fifth aspect of the work will examine key financial indicators and will be carried out as a desktop exercise. This aspect will analyse:

- **Performance on budgets** – looking at whether there is a history of under or overspending against revenue budgets; performance on the out-turn of net revenue expenditure; and an assessment of whether the balance sheet has a maintained positive net assets and reserves position.
- The level of useable **reserves** providing sufficient cover for any future slippage on revenue expenditure, an assessment of whether useable reserves are being used to fund revenue expenditure and whether school balances are being maintained with school deficits managed.
- The level of **borrowing** being geared correctly towards the long-term assets that the authority has.
- **Liquidity** – an analysis of whether there are enough current assets in place to cover short-term liabilities and working capital requirements and whether the liquidity position has declined as a result of the gearing policy adopted.
- **Workforce** data such as overall staff numbers, use and costs of agency staff and sickness absence performance.

Risk categories

12. Wales Audit Office auditors will determine a risk rating for each authority against the aspects of financial planning, financial control and financial governance. To assist in doing so, some low-risk and high-risk characteristics have been developed for each aspect. These are not to be used as a tick box, but are intended to help auditors come to an 'on balance' view of relative risk. The characteristics can be found in Appendix 2. There will be no risk rating applied to key financial indicators.

13. The overall descriptors of risk are set out below:

Low risk	Arrangements are adequate (or better) with few shortcomings in systems, process or information. Impact on the authority's ability to deliver its financial plan may be minimal.
Medium risk	There are some shortcomings in systems, process or information that may affect the authority's ability to deliver the desired outcomes of its financial plan.
High risk	There are significant shortcomings in systems, process or information and/or there is a real risk of the authority's financial plan not delivering the desired outcomes.

Reporting

14. This work will be reported separately to each authority and summarised in the 2015-16 annual improvement reports as an important aspect of authorities' likelihood to make arrangements for continuous improvement.

15. Each authority will receive a report that will contain an overall conclusion on financial resilience, supported by three conclusions on financial planning, controls and governance. Each of these aspects will be risk rated, and each of these three sections of the report will start with a description of what are considered good and effective characteristics.

16. A fourth section of the report will contain the key indicators of financial performance setting out trends. There will not be a conclusion or risk rating for this section of the report.

17. A national summary report will be developed following completion and collation of the local work.

Timing

Activity	Timescale
Distribution of project brief to authorities	June 2015
Desktop analysis of key indicators	October 2015
Fieldwork	June – October 2015
Drawing conclusions	October – November 2015
Issue individual high-level findings reports for each authority	November – December 2015
Publish national report	February – March 2016

Wales Audit Office contacts

18. The Wales Audit Office coordinators for this study will be the Performance Audit Leads (PALs) as below:

Region	Authorities and PALs
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Appendix 1

Question hierarchy

Is the authority managing budget reductions effectively to ensure financial resilience?

Track record 2014-15

1. Did the authority deliver its planned budget out-turn position in **2014-15**?

- **1.1.** Did the authority review to what extent it delivered its 2014-15 savings plans?
- **1.2.** Was there a shortfall in the delivery of the 2014-15 identified savings?
  - If so, how did the authority 'bridge the gap'?
- **1.3.** Are there any undelivered savings from 2014-15 that have been carried forward into 2015-16?
- **1.4.** In the last three years, does the authority have a track record of delivering the savings that it has identified (ie, no need for alternative savings to be identified)?

Current savings plans

2. Has the authority identified the budget shortfall (gap) for **2015-16** and beyond?

- **2.1.** Has the authority made comprehensive and reasonable assumptions in identifying the shortfall(s) in 2015-16?
- **2.2.** Does the authority have robust data to support its assumptions?
  - Inflation assumptions:
    - What assumption is being made for pay inflation?
    - What assumption is being made for general cost inflation?
  - Cost pressures:
    - Has the authority met its equal pay settlement obligations?
    - Has the authority implemented a single status scheme?
    - Has the authority costed the impact of demographic change?
    - Has the authority costed the impact of increased demand for services?
  - Options for increasing fees and charges:
    - Are council tax collection rates expected to fall? If so, by how much?
    - Anticipated income and council tax recovery levels.
    - Reductions in revenue support grant.
- **2.3.** What budget reductions/savings are planned to meet the shortfall in 2015-16 (the savings plan)?
- **2.4.** Has the authority identified and fully costed savings from transformation/change management?

Is the authority managing budget reductions effectively to ensure financial resilience?

3. Is the **2015-16** savings plan smart?

3.1. Is the savings plan specific?

- Is there a clear description of where savings will be made and specific amounts against each item?

3.2. Is the savings plan measurable?

- Has the impact of the savings been assessed?
- Have risks been evaluated and plans for mitigation been considered?
- Have the means of measuring and tracking savings been established?

3.3. Is the savings plan achievable?

- Have savings been prioritised?
- Have any resources required to deliver been allocated?
- Is the savings plan integrated with service and business plans?
- Is there political support for the savings plan?
- Have contingencies been considered?
- Is the level of useable reserves sufficient to cover potential shortfalls in the savings plan?

3.4. Is the savings plan relevant?

- Are the savings identified commensurate to the known scale of the financial gap needing to be met?
- Do the savings take into consideration future demand on services and demographic change?
- Is the savings plan consistent with the authority's strategic aspirations?

3.5. Is the savings plan timely and time-bound?

- Are there clear timescales set for achieving the savings with incremental milestones?

Financial planning arrangements

4. Is there an effective corporate framework for financial planning?

4.1. Does the authority have clear overall vision and aims?

4.2. Are these overall aims translated into a coherent set of improvement objectives?

4.3. Is there a corporate planning framework in place that supports delivery of the corporate visions, aims and improvement objectives?

4.4. Are the improvement objectives linked to service and financial plans?

4.5. Are budgets set in line with delivery of the corporate visions, aims and improvement objectives?

4.6. Does the authority have an MTFP?

- Does the MTFP plan at a service/departmental level?
- Does the authority have a robust risk assessment framework in setting its MTFP?
- Is there evidence that the authority manages its financial risks effectively?
- Does the MTFP cover an appropriate timeframe?
  - What year did it start and what is the remaining period covered (including 2016-17)?

Is the authority managing budget reductions effectively to ensure financial resilience?

- Does the authority regularly review its MTFP and the assumptions made within it?
  - Does the authority respond to changing circumstances and update the plan?
  - Has the authority performed stress testing on its MTFP using a range of economic assumptions including comprehensive spending review?
  - Is the MTFP linked to, and consistent with, other key strategies, including workforce planning?

4.7. Has the authority set a suite of KPIs within the MTFP that can be assessed in the future to judge performance, improvement and impact?

- Outcome measures?
- Scenario planning?
- Benchmarking?
- Resource planning?
- Targets for future periods in respect of reserve balances and prudential indicators?

4.8. Do annual financial plans flow from, and influence, the longer-term financial strategy/MTFP?

Financial control arrangements

5. Has the authority established clear policies on management of its finances?

5.1. Does the authority have an appropriate and effective budget management policy?

- Are there comprehensive policies and procedures in place for members, officers and budget holders which clearly outline responsibilities?
- Is it clear who is responsible for managing budgets day to day?
- Is it clear how underspends/overspends will be addressed?
- Is it clear who is accountable for performance on budgets overall?
- Does the authority have an appropriate and effective scheme of delegation for financial control?

5.2. Does the authority manage its useable reserves prudently?

- Has the authority agreed a clear policy on the use of its reserves?
- Has the authority set a clearly justified minimum level for its ‘general fund’ reserves balance?
- Is there a clear rationale to explain transfers to, from or between reserves during the three years ending in 2014-15?
- Are there clear protocols explaining how and when each reserve should be used?
- Are decisions about reserves underpinned by a comprehensive assessment of risk and current performance?

Is the authority managing budget reductions effectively to ensure financial resilience?

- Has the authority revised and updated its policy on use of reserves since our last assessment?
  - If yes, have the changes improved the authority's policy on use of reserves?
  - Are there any weaknesses still to be addressed or new weaknesses that have arisen?

5.3. Does the authority have a policy on income generation/charging?

- Does the authority have a register of charges across its services to help manage charges consistently?
- Is there evidence that charges are adversely affecting uptake/demand or impacting on service users?
- Is there scope to generate more income from charges, for example by raising charges in line with market values/full cost recovery?
- Does the authority have corporate guidelines on how concessions should be applied?

5.4. Does the authority have effective budget setting and budget monitoring arrangements?

- Budgets are robust and prepared in a timely fashion.
- Budgets are monitored at an officer, member (scrutiny) and cabinet/executive level and officers are held accountable for budgetary performance.
- Financial forecasting is well developed and forecasts are subject to regular review.
- Targets have been set for future periods in respect of key indicators, such as reserve balances and prudential indicators.
- The authority has a track record of spending to budget and proactively managing forecast overspends in-year.

5.5. Does the authority have effective financial controls?

- The general fund balance is maintained at or above the locally agreed minimum level.
- Key financial systems have received satisfactory reports from internal and external audit.
- Financial systems are adequate for future needs.

5.6. Does the authority have sufficient capacity and capability to deliver its financial responsibilities?

- The capacity and capability of the finance department is fit for purpose.
- The authority does not carry key vacancies in the finance service.
- There is an effective internal audit which has the proper profile within the authority. Agreed internal audit recommendations are routinely implemented in a timely manner.
- There is an assurance framework in place which is used effectively by the authority and business risks are well managed.

Is the authority managing budget reductions effectively to ensure financial resilience?

Financial governance arrangements

6. Is there a robust framework for reviewing and challenging financial performance?

6.1. Does the authority regularly measure, monitor, and report on budget performance?

- If so, how often and is this reported to chief officers, corporate or departmental management teams, members, committees, etc?
- Are these reports supported or complemented by appropriate key performance indicators?
- Are budget and service performance reported together to enable a whole-service analysis?
- Is there regular monitoring of performance against savings plan targets?
  - Reports include detail of action planning and variance analysis etc.
  - Regular and appropriate action taken to address key risk areas.
  - Officers and managers understand the financial implications of current and alternative policies, programmes, service delivery options and activities.

6.2. Does the authority manage its useable reserves transparently?

- Is there clear and regular reporting to members about the adequacy of reserves, including school reserves?
- Is there clear reporting to members about the purpose of reserves, including ‘earmarked reserves’ and school reserves?
- Is there clear and regular reporting to members about any transfers into or out of reserves, including in-year transfers?

6.3. Are those responsible for managing financial performance being held to account?

Appendix 2

Risk characteristics

The following characteristics have been developed to assist audit teams to assess the likelihood of the risk that an authority will lack the necessary financial planning, control or governance arrangements to address current and future funding reductions and continue to meet its statutory responsibilities.

Low risk	Arrangements are adequate (or better) with few shortcomings in systems, process or information. Impact on the authority's ability to deliver its financial plan may be minimal.
High risk	There are significant shortcomings in systems, process or information and/or there is a real risk of the authority's financial plan not delivering the desired outcomes.

Low-risk characteristics	**High-risk characteristics**
Financial planning arrangements	
• The authority's budget is set in the context of a longer-term financial strategy and an MTFP covering a three- to five-year horizon.	• Absence of an up-to-date, sustainable three- to five-year MTFP. • The authority has failed to agree an MTFP that is affordable and realistic. • In each year of the MTFP, the financial projections show it as 'balanced' without the detail of what the 'balancing figures' are, and with some savings plans yet to be agreed, or developed. • The assumptions about the level of Welsh Government grant support are not realistic or there are other assumptions about future funding or increases in income which appear overoptimistic.

Low-risk characteristics	High-risk characteristics
• The authority has clearly identified the savings it intends to make over a three-five year term. The savings plan is underpinned by detailed costings and delivery plans for individual savings (including transformation/change savings). • Good track record in delivering savings plans.	• The authority has not clearly set out savings, or items are too vague with a lack of detailed costings against individual items. Whilst transformation or change may be a feature, there is no sense of potential savings. • The investment costs associated with the delivery of the savings plans are not fully considered or financed. • Poor track record in delivering savings plans.
• The authority gives due regard to its ability to deliver its statutory responsibilities when considering its short-, medium- and long-term financial plans.	• Failure to consider the financial implications of delivering the authority's statutory responsibilities. • Development of a financial plan which puts the authority at risk of failing to deliver its statutory requirements, or at risk of legal challenge by service users or other bodies.
• Medium-term financial planning and annual budgeting reflect the authority's strategic objectives and priorities for the year, and over the longer term.	• Strategic objectives and priorities are not adequately reflected in the MTFP. • Lack of robust plans to deliver savings required to balance the budget or failure to deliver savings plans.
• Assumptions around inflation, income levels, demographics, future demand for services and the costs of delivering services are modelled and based on reasonable predictions.	• Unrealistic assumptions are made (under or overstated). • Future demand and costs have not been modelled or are unrealistic.
• The authority understands its sources of income and the risks arising from these, and has reviewed its approach to fees and charges to ensure it achieves value for money.	• High dependence on one income source, poor understanding of alternative income sources and their sensitivity to economic changes, or absence of a recent review of charging policies. • Absence of the consideration of the flexibilities and restrictions on government grants and funds.

Low-risk characteristics	High-risk characteristics
• Financial and corporate planning processes are integrated, link to risk management arrangements, and incorporate strategic planning for other resources including the capital programme and workforce planning.	• Financial risks are managed in the short-term only with limited consideration of longer-term implications. • Failure of the leadership team to understand fully the financial implications of risks. • Significant deterioration in the value of assets potentially being disposed of, the impact of which has not been recognised or is not being addressed in the MTFP or business plans.
• The authority uses financial modelling to assess likely impacts on financial plans and required savings for different scenarios, and to help ensure short-term fixes are not achieved at the expense of long-term sustainability.	• Absence of realistic scenario planning, including scenarios around potential volatilities in, for example, business rate appeals. • Budgeting and forecasting errors which make an agreed MTFP unachievable or unlikely to be achieved.
• The authority models key expenditure drivers (for example, population changes and demand for services), sources of income (for example, income and government grant forecasts), revenue consequences of capital and resource requirements and balances.	• Absence of a long-term financial strategy taking into account the financial impact of demographic trends or other economic, environmental or social pressures.
• The authority operates within a level of reserves and balances (including earmarked reserves and the general fund balance), approved by members, and appropriate to the strategic, operational and financial risks it faces.	• There is regular use of reserves and investment income to balance budgets or use of reserves to fund recurrent expenditure that is not, for example, part of planned invest to save initiatives. • Low level of general reserves (including reserves set below the authority's minimum) or significant unplanned fall in levels of reserves (general and earmarked) over the last two years.
• If the authority is not at its target level for balances, there is planned action in place to achieve this, taking account of any associated risks to the organisation's financial position and delivery of its priorities.	• The authority is below its target level for reserve balances, and there is no clear plan in place to address the risk that this poses.

Low-risk characteristics	High-risk characteristics
Financial control arrangements	
• The authority has an appropriate and effective budget management policy that clearly sets out roles, responsibilities and accountability. The scheme of delegation is clear, and processes are set out to manage budget under and overspends.	• There is no formal budget management policy. Roles, responsibilities and accountabilities are not clearly set out. Staff are not clear on the scheme of delegation or how budget under and overspends will be managed.
• Financial monitoring and forecasting is fit for purpose and accruals based, helping to ensure a clear link between the budget, in-year forecasts and year-end position.	• Poor in-year forecasting resulting in, for example, significant unexpected budget overspends or underspends in the last two years.
• The authority analyses and extrapolates relevant trends and considers their impact on the projected final out-turn.	• Unforeseen pressures often impact on year-end position.
• The authority takes timely action to address any budget pressures, for example by taking corrective action to manage unfavourable variances or by revisiting corporate priorities.	• The authority rarely takes corrective action to manage budget pressures or variances throughout the year or corrective action is ineffective in addressing budget pressures.
• The authority has a good recent record of operating within its budget with no significant overspends.	• The authority has a poor track record of operating within its budget, with overspending or shortfalls in income in one or more service areas that require spending reductions in another service area or an unplanned use of reserves. • Significant prior-year budget overspend.

Low-risk characteristics	High-risk characteristics
• The authority has agreed a clear policy on the use of its reserves. There is a clearly justified minimum level for its 'general fund' reserves balance. There is a clear rationale to explain transfer from, or between, reserves. Clear protocols explain how and when each reserve should be used. Decisions about reserves are underpinned by a comprehensive assessment of risk and current performance. • The reserves policy has been agreed by members and subject to scrutiny.	• There is no clear policy on reserves. No minimum level of 'general fund' reserves has been set, or there is no clear rationale for the level that is set. Transfers from, or between, reserves occur without explanation or a clear rationale. There are no protocols explaining how and when reserves should be used. Decisions about reserves are not underpinned by a comprehensive assessment of risk and current performance. • The reserves policy has not been agreed by members or subject to scrutiny.
• The authority has a clear policy on income generation/charging. There is a register of charges across its services to help manage charges consistently. The authority has corporate guidelines on how concessions should be applied. Charges are regularly reviewed and the policy updated.	• There is no clear policy on income generation/charging. The authority does not keep a register of the charges it makes for its services. There are no corporate guidelines on how concessions should be applied. Charges are not regularly or systematically reviewed or updated.
• The authority sets and monitors challenging targets for the collection of material categories of income and arrears based on age profile of debt. Where targets are not being met, appropriate corrective action is taken during the year to achieve the targets. • The authority does not write off significant levels of debt as uncollectable.	• The authority does not manage income and arrears collection well, with the result that targets are missed with little corrective action taken. • The authority is writing off significant levels of debt as uncollectable.
• The authority monitors its key financial ratios, benchmarks them against similar bodies and takes action as appropriate.	• Limited or no monitoring of key financial ratios. • Adverse key financial ratios.
• The annual governance statement gives a true reflection of the authority.	• The annual governance statement does not accurately reflect known governance strengths and weaknesses.

Low-risk characteristics	High-risk characteristics
Financial governance arrangements	
• The leadership team clearly understands the significant and rapidly changing financial management challenges and risks facing the organisation and is taking appropriate action to secure a stable financial position.	• Lack of understanding by the leadership team of the current financial position and potential future implications. • A focus by the leadership team on short-term thinking and operating.
• The chief financial officer is a key member of the leadership team, being actively involved in all business decisions, and promoting and delivering good financial management.	• Director of finance/section 151 officer is not on the leadership team.
• The leadership team fosters an environment where there is good understanding and routine challenge of financial assumptions and performance, and a culture of transparency about the financial position.	• Poor communication by the leadership team to staff and external stakeholders of the medium- to long-term financial strategy, current financial position and likely financial challenges.
• The leadership team considers the financial skills required for different tiers of management and staff throughout the organisation and actively develops financial literacy and skills.	• Lack of capacity in the finance department or high turnover of senior or specialist finance staff.
• The leadership team provides constructive scrutiny and challenge on financial matters to ensure arrangements remain robust and fit for purpose.	• There is very little scrutiny or challenge to current financial arrangements by the leadership team.
• There is regular and transparent reporting to members. Reports include detail of action planning and variance analysis.	• There is little or infrequent reporting to members. Reports lack detail of actions to be taken and there is little analysis of variances.
• Members scrutinise and challenge financial performance effectively, holding officers to account.	• Financial performance is not effectively scrutinised by members, and officers are rarely held to account for financial performance.

Low-risk characteristics	High-risk characteristics
• The authority has an objective, knowledgeable and effective audit committee that provides effective challenge across the authority and assurance on the arrangements for risk management, maintaining effective internal control, and reporting on financial and other performance.	• Failure by the audit committee to provide robust challenge on financial matters within its remit.
• Internal and external audit recommendations are dealt with effectively and in a timely manner.	• Internal and external audit recommendations are frequently not dealt with or are overdue.
• There is effective engagement with stakeholders on budget issues, including public consultations.	• There is little engagement with stakeholders on budget issues. Public consultations are infrequent, poorly conducted or superficial with little attention paid to responses.

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