
Report To:	Policy & Resources Committee	Date:	15 November 2022
Report By:	Interim Director, Finance & Corporate Governance	Report No:	FIN/64/22/AP
Contact Officer:	Alan Puckrin	Contact No:	01475 712090
Subject:	Finance Services Update		

1.0 PURPOSE AND SUMMARY

1.1 For Decision For Information/Noting

1.2 The purpose of the report is to submit the annual updates in respect of Governance of External Organisations and the Insurance Fund plus the regular updates covering Revenues & Benefits and ICT/Digital Strategies.

1.3 The Committee has been receiving annual updates regarding officers' activities in relation to the Governance of External Organisations for over 10 years. Any gaps in the last 12 months governance are shaded in Appendix 1. Many of organisations currently falling under this appendix relate to Health & Social Care and with the good progress being made by Procurement and the Social Care commissioning team in developing tenders it is proposed in future to exclude any organisations where the bulk of their Council income comes from a tender exercise. An amended Governance of External Organisations identification criteria is shown in Appendix 2 with the proposed organisations for the next 12 months listed in Appendix 3.

1.4 The Insurance Fund is reporting a balance of £4.12million at 30 September 2022 but there are two significant calls which will run until 2030 on this balance. Claims have returned to pre -Covid levels with the medium term trend of a reduction in claim numbers remaining.

1.5 The main phase of the roll out of Office365 (transition to The Cloud) is nearing completion with those services which are major users of the Electronic Document Management System (EDRM) not fully transitioned pending an upgrade to the EDRM system. Nearly all remote/hybrid meetings now take place using Microsoft Teams.

1.6 The report highlights on going pressure on the Scottish Welfare Fund which supports both Crisis Grants and Community Care Grants. Without extra resources being allocated to this area in 2023/24 then officers will require to seek Committee approval to amend the current policies. This will be reported to the next meeting of the Committee once the Scottish Government Draft Budget has been announced.

2.0 RECOMMENDATIONS

2.1 It is recommended that the Committee notes the annual update on compliance with the Governance of External Organisations Framework as shown in Appendix 1.

- 2.2 It is recommended that the Committee approves the amended External Organisation selection criteria detailed in Appendix 2 and approves the list of organisations to be subject to the process as listed in Appendix 3.
- 2.3 It is recommended that the Committee notes the annual Insurance Fund update.
- 2.4 It is recommended that the Committee otherwise notes the contents of the report.

Alan Puckrin
Interim Director, Finance & Corporate Governance

3.0 BACKGROUND AND CONTEXT

3.1 External Organisations Governance- Annual Update

In May 2011, the Council approved a risk based approach to the governance of those external organisations with whom the Council had a significant financial relationship. As part of the Council's approved framework, reports for relevant organisations are presented to the relevant Committee each year giving updates and assurances in terms of performance and governance whilst an annual report is presented to the Policy & Resources Committee summarising progress and highlighting any areas where the agreed governance actions have not been delivered.

3.2 Overall, the Council's approach to the governance of external organisations is operating well. As has been the case for many years regular detailed reports have been presented to the Health & Social Care Committee (now the Social Work & Social Care Scrutiny Panel) combining both qualitative and governance issues, whilst annual reports are presented to Education & Communities and Environment & Regeneration Committees. The organisations which were subject to this process in 2021/22 are shown in Appendix 1. Within the appendix any organisations where the agreed Governance process has not been fully achieved are highlighted. In each case the relevant senior officer is undertaking necessary action to rectify matters.

3.3 The severe public sector funding constraints will put many of the types of organisations covered by this exercise at greater financial risk and the need therefore for monitoring and support is greater than ever. The impact on local communities is potentially significant if a strategic local organisation ceases to be able to deliver services therefore early identification of emerging issues is key.

3.4 Insurance Fund- Annual Update to 30 September,2022

The number of insurance claims received for 2021/22 was 33 higher than for 2020/21 at 139. This is attributable to 2020/21 not being a typical year due to Covid lockdowns. It can be seen from Appendix 4 that the level of claims in 2021/22 is very similar to 2019/20 and a reduction on the 2 years before that.

3.5 At 30 September 2022 the Insurance Fund had a balance of £5.068million which is an increase of £361,000 on 2020/21. After accounting for estimated liabilities of £676,000 and a provision for Municipal Mutual Insurance (MMI) clawback on claims of £271,000 then the net Fund balance is £4.12million.

3.6 The Fund balance is £2.3million more than the recommended balance reported to Committee in June of this year after the triennial actuarial review. However, as reported at that time, the Insurance Fund requires to meet the Council contribution to the Child Abuse redress scheme of £1.5million and fund reductions in contributions to the Fund of £100,000/year to the Fund until 2029/30. As such there is limited scope to reduce the Fund balance.

3.7 MMI is a former insurer which provided insurance primarily to local authorities. As a result of financial difficulties, MMI ceased to write new insurance business in September 1992 and "went into run-off" i.e. it continues but only to pay any claims that were outstanding or any claims that have arisen/may arise. MMI do not have sufficient funds to meet the cost of any new claims so, from 1 January 2014, they are only paying a percentage of the cost of claims. The percentage of claims being paid by MMI is unchanged this year at 75% (with 25% payable by the Council). The Council has included an allowance for these claims and any clawback and continues to monitor the allowance using the latest information from MMI.

3.8 ICT & Digital Strategy.

The ICT and Digital Strategies develop and build on the work of the previous strategies and also the response to the COVID pandemic.

They aim to increase and promote the range of digital services available to employees and customers and to exploit the opportunities digital services can achieve by:

- Improving user experience and interaction with Council Services
- Reducing cost to deliver services via channel shift opportunities
- Improving efficiencies and productivity of services

3.9 Implementation of Microsoft 365 for Schools has been completed by ICT – all of the main features including MS Teams, One Drive, email are available for roll-out within the schools as required. Phase 1 of the corporate Microsoft 365 implementation is underway. Services including, Legal and Democratic Service, Finance, Regeneration & Planning and Environmental Services have now been deployed with Education HQ underway. Phase 2 including HSCP, Revenues and Benefits and Customer Services is pending support of a key third party supplier. Testing integration with this system is ongoing. The following table provides progress at 28 October:

Organisational Unit	Deployment date	No of User Accounts	Accounts Synced	Active Devices (On SCM)	Devices migrated	%
ICT	01/08/2022	30	30	44	42	95%
ODPC	13/09/2022	60	60	49	40	82%
RPS	20/09/2022	46	46	40	33	83%
EPP	23/09/2022	142	142	121	115	95%
Chief Exec	06/10/2022	7	7	7	7	100%
Finance	03/10/2022	34	34	32	38	119%
LPS	10/10/2022	90	89	96	75	78%
ECOD	13/10/2022	288	267	194	120	62%
Totals		697	675	583	470	81%

3.10 A continued increase in the number of contacts and payments being completed by eform as a percentage of contacts is noted although telephone payments remain the largest channel for taking payments within the Council. A review of current channels and engagement with suppliers for new opportunities is being included with the project to migrate to Cloud Based Telephony Services and is also being included in an EDRMS /digital services Budget proposal.

3.11 Revenues & Benefits

Scottish Welfare Fund (SWF)- Expenditure to September 2022 is £440,000. The budget is supplemented by £100,000 provided on a one off basis by the Council to maintain a 40% uplift in Crisis Grants above the Scottish Government's minimum payment levels. There is a noticeable increase in the level of applicants citing increased expenditure on fuel as the reason for needing assistance. Although SWF cannot help with the cost of regular expenditure, grants can be approved when applicants demonstrate the need for help with basic essentials where they have met unexpected expenses and have no access to other appropriate sources of financial support.

Community Care Grant expenditure is being closely monitored with the budget also under pressure. Grants are approved only in the circumstances where it can be clearly demonstrated that the award will have an immediate and significant impact on the applicant and their family. Grants for certain items such as carpeting and washing machines are not routinely approved. Despite these adjustments, pressure on the budget is expected to continue.

- 3.12 Self-Isolation Support Grant (SISG) – The level of the SISG is determined by the Real Living Wage (RLW). Ministers agreed an increase to the RLW will take effect from Tuesday 18th October 2022 resulting in a corresponding increase to the SISG taking the grant from £225 to £250. The level of SISG applications remains low and the fund is due to end on 31st October 2022.
- 3.13 Discretionary Housing Payment – Projected expenditure of DHP to mitigate the Social Sector Size criteria, met in full by the Scottish Government is £1,276,000. The allocation of DHP to help with the shortfall between rent and either Housing Benefit or Universal Credit for other reasons is £203,000 and includes £36,000 redistribution of unallocated Covid-19 funding. Expenditure is projected to be £196,500, 97% of the budget. Expenditure will continue to be closely monitored to ensure it is contained within budget
- 3.14 Covid-19 Tenant Grant Fund - The distribution of the £93,000 Covid-19 Tenant Grant Fund has been completed. 112 awards were paid, 19 of which were to private rented sector landlords. Grants ranged from £126 to £2,975.
- 3.15 Social Security Scotland (SSS) – The Scottish Child Payment will be extended on 14th November to those responsible for eligible children under the age of 16. The payment increases from £20 to £25 per week on the same date.

3.16 **Non-Domestic Rates**

A revaluation of non-domestic premises takes effect from 1st April 2023 and will be based on a Tone (valuation) date of 1st April 2022. This is in line with the Barclay Review which recommended that revaluations should happen every three years. Depending on the outcome of the revaluations this could present a further budget pressure on the Council.

- 3.17 Another key development from 1st April 2023 is the inclusion of parts of parks in the valuation roll occupied by a person other than the local authority or by the local authority where members of the public are required to pay in order to access facilities or for goods and services provided. The publication of a draft valuation roll on 30th November 2022 will allow officers to measure the impact on budgets of the Council, IL and other community organisations.
- 3.18 Finally, Empty Property Relief is being devolved to Councils from April 2023. The Council will receive funding in line with the historic level of reliefs awarded and will thereafter have the power to vary these reliefs with the resultant financial costs/savings. To support this officers are developing a policy to come to the next meeting of the Committee, however, in line with many Councils it is not expected that officers will propose many, if any, changes in 2023/24 given the impacts of the revaluation and current economic situation.

4.0 **PROPOSALS**

4.1 **Governance of External Organisations**

Good progress which has been made in recent years in particular with the HSCP to move more service provision to formal tendering arrangements which have their own supplier management requirements. As such officers propose that these organisations are removed from the annual reporting requirement. An amended Governance of External Organisations identification criteria is shown in Appendix 2.

- 4.2 The list of external organisations that are therefore proposed will form part of this framework for the next 12 months are shown in Appendix 3. Based on last year's expenditure, £13 million was allocated to be spent with these 37 organisations in 2021/22.

4.3 Otherwise it is proposed that the Committee note the updates in respect of the Insurance Fund, ICT/Digital Strategies, Revenues & Benefits and Non-Domestic Rates.

5.0 IMPLICATIONS

5.1 The table below shows whether risks and implications apply if the recommendation(s) is(are) agreed:

SUBJECT	YES	NO	N/A
Financial		x	
Legal/Risk	x		
Human Resources		x	
Strategic (LOIP/Corporate Plan)	x		
Equalities & Fairer Scotland Duty			x
Children & Young People's Rights & Wellbeing			x
Environmental & Sustainability			x
Data Protection			x

5.2 Finance

There are no direct financial implications arising from the contents of this report.

One off Costs

Cost Centre	Budget Heading	Budget Years	Proposed Spend this Report	Virement From	Other Comments
N/A					

Annually Recurring Costs/ (Savings)

Cost Centre	Budget Heading	With Effect from	Annual Net Impact	Virement From (If Applicable)	Other Comments
N/A					

5.3 Legal/Risk

The on going Governance of External Organisations process provides assurance that relevant officers are monitoring and supporting the performance of a number of the key service providers within Inverclyde.

5.4 Human Resources

There are no HR implications.

5.5 Strategic

The work of the various teams within the Finance Service provide direct support to the public and support services involved in direct service delivery especially around addressing poverty and digital inclusion.

6.0 CONSULTATION

6.1 The Governance of External Organisations update has been produced in consultation with colleagues in Procurement, HSCP, Education and Regeneration services.

7.0 BACKGROUND PAPERS

7.1 None.

Supplier / Provider		Payments	Service	Last or Planned Governance Monitoring Date	Date Reported to Committee	Nature of Payments	Total	Comments
1	CVS INVERCLYDE	£382,281.98	HSCP	11/01/2022	18/08/2022	Direct Award	24	Next meeting planned November 2022
2	CRAIGEND RESOURCE CENTRE	£325,386.00	E&C	25/10/2022	01/11/2022	Grant - With SLA	24	
3	YOUR VOICE	£291,106.76	HSCP	09/06/2022	18/08/2022	Direct Award	24	
4	INVERCLYDE CARERS CENTRE LTD	£289,072.99	HSCP	24/09/2022	18/08/2022	Direct Award	24	
5	FLAGSHIP TOWER (GREENOCK) LIMITED	£2,202,290.49	HSCP	26/05/2022	18/08/2022	Tendered	22	Next meeting scheduled November 2022
6	KARMA HEALTHCARE	£2,106,002.55	HSCP	21/09/2022	18/08/2022	Tendered	22	
7	ICDT LTD	£1,904,342.12	E&R	01/09/2022	01/10/2022	Tendered	22	
8	KINCAID HOUSE	£1,733,626.96	HSCP	23/09/2022	18/08/2022	Tendered	22	
9	SILVERLINE CARE CALEDONIA LTD	£1,684,095.69	HSCP	23/06/2022	18/08/2022	Tendered	22	
10	GREENOCK MEDICAL AID SOCIETY	£1,446,762.65	HSCP	09/09/2022	18/08/2022	Tendered	22	
11	INVERCLYDE LEISURE	£1,220,216.60	E&C	22/08/2022	01/11/2022	Direct Award	22	
12	INVERCARE SERVICES LTD	£464,492.56	HSCP	25/08/2022	18/08/2022	Tendered	22	
13	SPARK OF GENIUS	£419,990.39	HSCP	26/10/2022	18/08/2022	Tendered	22	
14	CONFIDENT CARE LTD	£381,806.39	HSCP	28/09/2022	18/08/2022	Tendered	22	
15	EVERGREEN HOME SUPPORT	£375,283.20	HSCP	21/09/2022	18/08/2022	Tendered	22	
16	YOUTH CONNECTIONS	£94,583.28	E&C	11/06/2022	01/11/2022	Grant - With SLA	22	
17	INVERCLYDE ADVICE & EMPLOYMENT RIGHTS	£76,479.21	E&R	01/07/2022	01/10/2022	Direct Award	22	
18	THE KILMACOLM NEW COMMUNITY CENTRE COMPANY LIMITED	£75,020.00	E&C	10/11/2022	01/11/2022	Grant - With SLA	22	
19	INVERKIP COMMUNITY INITIATIVE	£55,220.00	E&C	29/07/2022	01/11/2022	Grant - With SLA	22	
20	MARCHMONT CARE- PREVIOUSLY CARE CONCERN LIMITED	£1,178,818.33	HSCP	06/05/2022	18/08/2022	Tendered	20	Next meeting scheduled November 2022
21	ALT-NA-CRAIG LIMITED	£1,163,369.03	HSCP	15/09/2022	18/08/2022	Tendered	20	
22	RIVER CLYDE HOMES	£601,564.54	HSCP	16/06/2022	18/08/2022	Direct Award	20	
23	INVERCLYDE ASSOC FOR MENTAL HEALTH	£543,320.00	HSCP	01/10/2022	18/08/2022	Tendered	20	
24	LITTLE SISTERS OF THE POOR	£436,332.31	HSCP	27/05/2022	18/08/2022	Tendered	20	
25	MUIRSHIEL CENTRE	£264,526.11	HSCP	09/09/2022	18/08/2022	Tendered	20	
26	COTTAGE CARE SERVICES SCOTLAND LTD	£199,501.00	HSCP	05/09/2022	18/08/2022	Direct Award	20	
27	FINANCIAL FITNESS	£158,600.14	HSCP	30/11/2022	18/08/2022	Direct Award	20	
28	ANGEL CARE SERVICES SCOTLAND LTD	£135,157.55	HSCP	22/09/2022	18/08/2022	Tendered	20	
29	PARKLEA BRANCHING OUT	£127,389.78	HSCP	07/09/2022	18/08/2022	Direct Award	20	
30	MIND MOSAIC	£124,813.29	HSCP	?	18/08/2022	Direct Award	20	Limited use of Organisation now, meetings not required
31	BRANCHTON COMMUNITY CENTRE	£112,514.00	E&C	30/09/2022	01/11/2022	Grant - With SLA	20	
32	STARTER PACKS INVERCLYDE	£53,424.00	HSCP	27/09/2022	18/08/2022	Direct Award	20	
33	GIBSHILL COMMUNITY CENTRE	£32,000.00	E&C	13/10/2022	01/11/2022	Grant - With SLA	20	
34	QUARRIERS	£2,266,645.05	HSCP	23/05/2022	18/08/2022	Direct Award	18	
35	INSPIRE SCOTLAND LTD	£346,059.99	HSCP	14/01/2022	18/08/2022	Tendered	18	
36	THE BEACON	£177,352.80	E&C	22/08/2022	01/11/2022	Grant - With SLA	18	
37	INVERCLYDE WOMENS AID	£163,465.88	HSCP	15/09/2022	18/08/2022	Direct Award	18	
38	OCHIL TOWER SCHOOL	£99,663.31	HSCP	n/a		Tendered	18	not currently being used
39	MOVING ON (INVERCLYDE)	£90,000.00	HSCP	17/05/2022	18/08/2022	Direct Award	18	
40	RIVERSIDE INVERCLYDE	£69,794.10	E&R	01/09/2022	01/10/2022	Direct Award	18	
41	THE RICHMOND FELLOWSHIP SCOTLAND	£2,964,327.91	HSCP	14/07/2022	18/08/2022	Tendered	16	

42	TURNING POINT SCOTLAND	£2,903,207.50	HSCP	22/05/2022	18/08/2022	Tendered	16	
43	BALCLUTHA COURT	£1,896,919.95	HSCP	22/09/2022	18/08/2022	Tendered	16	
44	KEY HOUSING ASSOCIATION LTD	£1,776,787.04	HSCP	28/10/2022	18/08/2022	Tendered	16	
45	MEALLMORE LODGE LIMITED	£1,539,194.62	HSCP	23/09/2022	18/08/2022	Tendered	16	
46	BARNARDOS	£1,463,362.62	HSCP	18/07/2022	18/08/2022	Tendered	16	
47	HC ONE LIMITED	£1,249,346.56	HSCP	11/08/2022	18/08/2022	Tendered	16	
48	CROSSREACH	£689,374.94	HSCP	30/09/2022	18/08/2022	Tendered	16	
49	SCOTT ASSOC FOR MENTAL HEALTH	£614,627.29	HSCP	30/09/2022	18/08/2022	Tendered	16	
50	KIBBLE EDUCATION AND CARE CENTRE	£513,183.00	HSCP	19/07/2022	18/08/2022	Tendered	16	
51	ENABLE SCOTLAND	£467,025.74	HSCP	12/09/2022	18/08/2022	Tendered	16	
52	CARE VISIONS RESIDENTIAL SERVICES	£465,240.76	HSCP	30/03/2022	18/08/2022	Tendered	16	
53	TRUST HOUSING ASSOCIATION LIMITED	£395,761.30	HSCP	09/06/2022	18/08/2022	Tendered	16	
54	SACRO	£322,425.00	HSCP	?	18/08/2022	Tendered	16	No longer used
55	ALZHEIMERS SCOTLAND	£279,452.81	HSCP	19/10/2022	18/08/2022	Tendered	16	
56	ALLIED HEALTHCARE GROUP LIMITED	£272,216.97	HSCP	28/02/2022	18/08/2022	Tendered	16	
57	NAS SERVICES LTD	£240,842.49	HSCP	22/10/2022	18/08/2022	Direct Award	16	
58	DRIVE DEVILBISS HEALTHCARE LTD	£206,452.52	HSCP	?		Direct Award	16	Meeting Dates to be scheduled
59	SCOTTISH MASONIC HOMES LIMITED	£186,780.15	HSCP	19/10/2022	18/08/2022	Tendered	16	
60	STEPWELL CONSULTANCY LIMITED	£149,467.61	E&R	01/07/2022	01/10/2022	Tendered	16	
61	OAK TREE HOUSING ASSOCIATION	£117,367.68	HSCP	?		Direct Award	16	Meeting Dates to be scheduled
62	THE ABBEYFIELD STRATHGRYFFE SOC LTD	£104,139.79	HSCP	08/09/2022	18/08/2022	Tendered	16	
63	UNITY ENTERPRISE	£76,467.31	HSCP	15/09/2022	18/08/2022	Direct Award	16	
64	EMBRACE (COMBINED) LIMITED	£64,919.25	HSCP	23/01/2022	18/08/2022	Direct Award	16	

£42,831,261.84

External Organisations Governance

Matrix

1/	<u>Annual Payment to the Organisation (Ex-Vat)</u>	<u>Points</u>
	Payment over £250,000	6
	Payment £50,000 to £250,000	4
	Payment £40,000 to £49,999	2
	Payment £39,999 and below	Exclude
2/	<u>Proportion of turnover funded by Council</u>	<u>Points</u>
	51% to 100%	8
	26% to 50%	6
	10% to 25%	4
	Below 10%	2
3/	<u>Nature of main Payment to Organisation</u>	<u>Points</u>
	Grant – No SLA	8
	Grant – With SLA	6
	Commissioned – No Tender	6
	Tendered	Exclude
4/	<u>Council Representation at Meetings</u>	<u>Points</u>
	Member on Board	6
	No Council Presence	4
	Officer attendance allowed	2

Note –

Formal Council Arms Length External Organisations, (ALEOs) are part of this Framework irrespective of the points scored.

October, 2022

Governance Oversight

Points

22 plus

- a) Annual Accounts received by Service and reviewed by Finance.
- b) Briefing prepared where appropriate for Council Board Member in advance of any Board Meetings.
- c) Minutes circulated by attendee to Director, Head of Service, Finance and Procurement.
- d) Half yearly documented Governance meetings with organisations.
- e) Annual Committee report covering performance and quality issues.
- f) The Council identify, review and monitor specific governance, finance and performance indicators which will give early warning of any potential problems and acts accordingly.
- g) Evidence that risks associated with these organisations are considered as part of the Service/Directorate risk register.
- h) Contingency Plans are in place within the service to ensure continuity of service delivery if the agreement ends.
- i) Where services are delivered through ALEOs, the Council has well-developed and sound based strategy for the delivery of services which is linked to the wider Council's strategic objective and priorities

20 - 16

- a) As above
- b) Optional
- c) Optional
- d) Annual documented Governance meetings
- e) As above
- f) As above
- g) Optional
- h) As above
- i) Not Applicable

Under 16-No action

Note: 1. The above are the minimum requirements however Services may decide on more frequent meetings / reporting based on specific risks / intelligence.

Finance Services- October,2022

Appendix 3

	Organisation	Payments	Service	Contract Arrangement	Total Points
1	INVERCLYDE LEISURE	£2,106,939.98	E&C	Direct Award	26
2	CRAIGEND RESOURCE CENTRE	£738,004.51	E&C	Grant - With SLA	24
3	YOUR VOICE	£428,808.07	HSCP	Direct Award	24
4	INVERCLYDE CARERS CENTRE LTD	£371,085.00	HSCP	Direct Award	24
5	WELLINGTON PLAYGROUP	£291,114.14	E&C	Direct Award	24
6	COTTAGE CARE SERVICES SCOTLAND LTD	£254,448.65	HSCP	Direct Award	24
9	ICDT LTD	£1,968,043.15	E&R	Tenderered	22
10	MADEIRA NURSERY	£191,468.35	E&C	Direct Award	22
11	PARTNERS THAT CARE	£166,379.38	HSCP	Direct Award	22
12	BATTERY PARK NURSERY LTD	£155,835.72	E&C	Direct Award	22
13	DUCHAL NURSERY SCHOOL	£115,776.68	E&C	Direct Award	22
14	YOUTH CONNECTIONS	£110,499.98	E&C	Grant - With SLA	22
15	FINANCIAL FITNESS	£85,900.00	HSCP	Direct Award	22
16	INVERKIP COMMUNITY INITIATIVE	£78,860.00	E&C	Grant - With SLA	22
17	GIBSHILL COMMUNITY CENTRE	£72,600.00	E&C	Grant - With SLA	22
18	INVERCLYDE ADVICE & EMPLOYMENT RIGHTS	£65,421.00	E&R	Direct Award	22
19	RIVER CLYDE HOMES	£425,031.63	HSCP	Direct Award	20
20	THE BEACON	£274,829.85	E&C	Grant - With SLA	20
21	PARKLEA BRANCHING OUT	£182,341.77	HSCP	Direct Award	20
22	BRANCHTON COMMUNITY CENTRE	£172,002.00	E&C	Grant - With SLA	20
23	MOVING ON (INVERCLYDE)	£100,500.00	HSCP	Direct Award	20
24	QUARRIERS	£2,912,491.59	HSCP	Direct Award	18
25	HAPPITOTS	£536,558.76	E&C	Direct Award	18
26	CVS INVERCLYDE	£222,801.25	HSCP	Direct Award	18
27	RIVERSIDE INVERCLYDE	£101,243.16	E&R	Direct Award	18
28	MIND MOSAIC	£91,125.00	HSCP	Direct Award	18
29	MARINER SUPPORT ASSOCIATES LTD	£57,936.01	HSCP	Direct Award	18
30	THE KILMACOLM NEW COMMUNITY CENTRE COMPANY LIMITED	£41,200.00	E&C	Grant - With SLA	18
31	DRIVE DEVILBISS HEALTHCARE LTD	£140,695.83	HSCP	Direct Award	16
32	NAS SERVICES LTD	£127,926.91	HSCP	Direct Award	16
33	INVERCLYDE WOMENS AID	£118,441.38	HSCP	Direct Award	16
34	UNITY ENTERPRISE	£80,525.58	HSCP	Direct Award	16
35	OAK TREE HOUSING ASSOCIATION	£80,392.38	HSCP	Direct Award	16
36	EMBRACE (COMBINED) LIMITED	£64,944.11	HSCP	Direct Award	16
37	STARTER PACKS INVERCLYDE	£41,272.00	HSCP	Direct Award	16

£12,973,443.82

Insurance Fund Financial Summary - Insurance Years 2020/21 - 2021/22

	Insurance Years		
	2020/2021 (1 Oct 2020 - 30 Sept 2021) £	2021/2022 (1 Oct 2021 - 30 Sept 2022) £	
<u>Fund Income in Year</u>			
Total Contributed to the Fund	457,500.00	450,000.00	
Write-Back For Measures to Reduce Future Claims	0.00	0.00	
Internal Resources Interest	1,375.50	14,592.61	
	<u>458,875.50</u>	<u>464,592.61</u>	A
<u>Fund Expenditure in Year</u>			
Risk Management	5,000.00	5,000.00	
Actuarial/Property Revaluation Costs	33,750.00	0.00	
	<u>38,750.00</u>	<u>5,000.00</u>	
Incurred Charges to the Fund in Year	123,910.56	98,766.92	
	<u>162,660.56</u>	<u>103,766.92</u>	B
Net Surplus/(Deficit) on Fund in Year	<u>296,214.94</u>	<u>360,825.69</u>	C=A-B
<hr/>			
<u>Fund Balance</u>			
	£	£	
Balance As At Start of Year	4,410,873.61	4,707,088.55	D
Add:			
Net Surplus/(Deficit) on Fund in Year	296,214.94	360,825.69	C
Actual Fund Balance At End of Year	<u>4,707,088.55</u>	<u>5,067,914.24</u>	E=D+C
Less:			
Estimated Outstanding Charges on Fund	699,194.21	676,020.14	F
Provision for Clawback for MMI Claims	334,886.00	271,041.00	G
Balance for Future Years Claims At End of Year	<u>3,673,008.34</u>	<u>4,120,853.10</u>	H=E-F-G

Claims Information For Last 5 Insurance Years

(This information is for the number of claims received analysed by the year to which the claim relates)

	No. of Claims Received For Year	No. of Claims Settled/Resolved	No. of Claims Outstanding	Estimated Outstanding Charges On Insurance Fund £
2017/18	165	163	2	37,654.44
2018/19	152	146	6	111,857.50
2019/20	138	128	10	75,663.00
2020/21	106	90	16	153,175.27
2021/22	139	49	90	247,356.31
	<u>700</u>	<u>576</u>	<u>124</u>	<u>625,706.52</u>
Claims Pre-2017/18			10	50,313.62
TOTALS			<u>134</u>	<u>676,020.14</u>

Of the claims outstanding:

- 37 are Motor Vehicle claims, none of which are payable by the Insurance Fund.
- 4 are Employer's Liability claims relating to Pleural Plaques and are included net of amounts payable by Municipal Mutual Insurance (MMI).