

Finance Department (Financial Services) Performance Measures Report

Period:

- **2025/2026 Financial Year**

Mandatory Training

Staff who have completed the Safeguarding training

100%

Mandatory Training

Staff who have completed the Domestic Abuse training

99.3%

Insurance and Risk Management Service

Number of Public Liability Claims with Compensation Paid – March 2026 (Insurer)

5

Insurance and Risk Management Service

Number of Public Liability Claims with Compensation Paid – March 2026 (Insurance Unit)

2

Benefits Service

Days to process a benefit application

16.80

Benefits Service

Days to process a change in circumstances notice

4.99

Payroll Service

Incidents that have resulted in further adjustments to salary.

January: 26
February: 26
March: 29
April : 15

Payroll Service

Statutory information on time

100%

Pension Service

Continue to calculate and pay retirement benefits promptly



Pension Service

My Pension Online – Increase in membership and visits



Average number of days to process local invoices to be paid

24

Internal Audit Service

Community councils audited

74

**Investment and Treasury
Management Service**

Pension Fund – asset value
increased to

£3.6bn

Taxation Service

Current year's Non-Domestic
Rates collection rate

93.76%

Internal Audit Service

Annual plan completed
(2025/26)

88%

Finance and Accounting Service

End of year 2025/26 position
of departments finalised



Taxation Service

Council Tax collection rate for
the current year

93.10%

**Investment and Treasury
Management Service**

Pension Fund - Pension Returns
below the benchmark

-0.2%

Finance and Accounting Service

2026/27 Budget – Work
completed on the budget



Payments Service

Average number of days to
process non-local invoices to
be paid

25

Income Service

Value of sundry debts > 6
months old

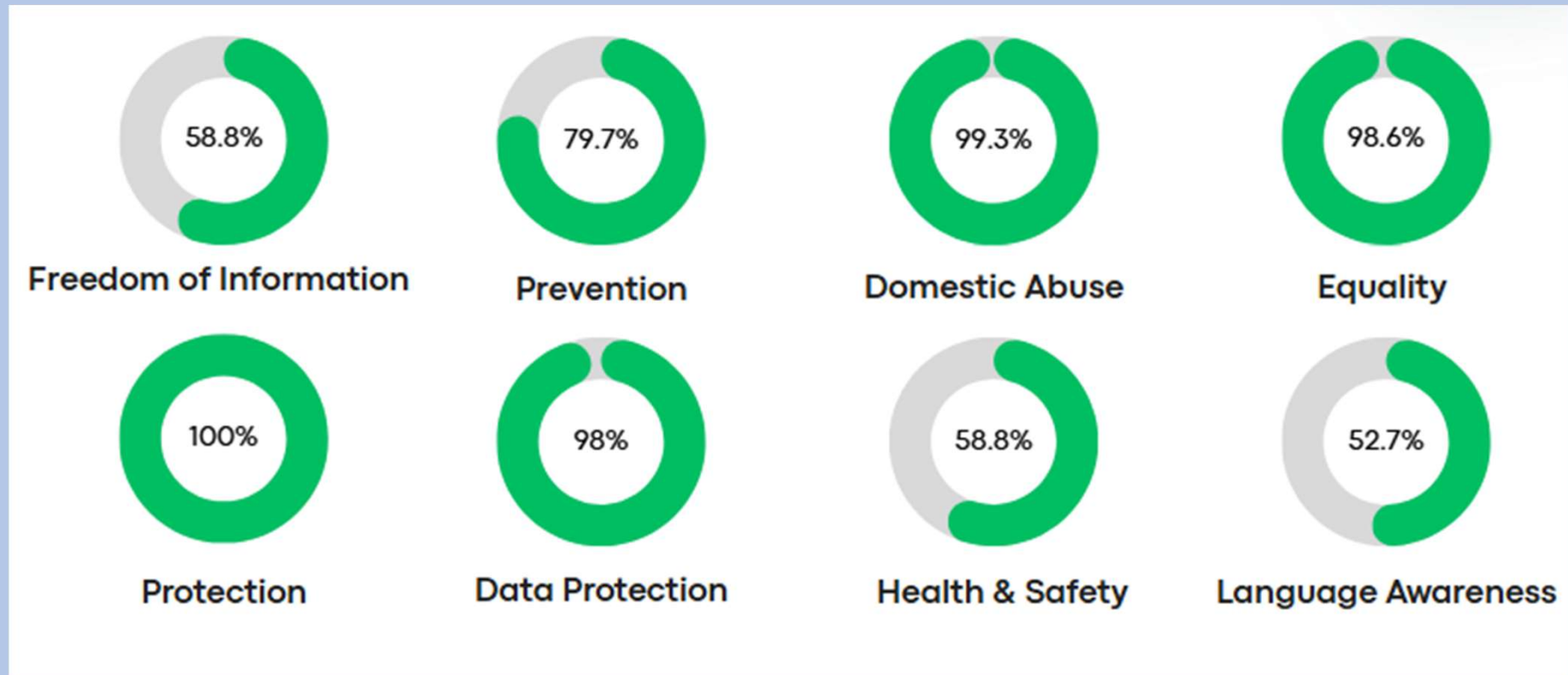
£1,927,815

Mandatory Training (Entire Department)

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Overview of performance:

The percentage of staff in the Department who have completed the mandatory training is shown below. According to the latest data, all members of the Services have completed Safeguarding training. We are currently unable to achieve 100% completion on the other training, due to one member of staff being on long-term absence. However, we will continue to strive to improve completion levels across all areas of training.



Benefits Service

Service Manager – Dylan Griffith

Purpose of service: To process Housing Benefit, Council Tax Reduction Scheme, Education Benefits (Free School Meals and Pupil Development Grant) and Discretionary Housing Payments applications promptly and accurately, in order to support the citizens of Gwynedd to pay their rents and Council Tax bills and to ensure that Gwynedd's children receive the appropriate support.

Overview of performance for financial year 2025/26 : The average time taken to process a new Housing Benefit/Council Tax Reduction application in 2025/26 was **16.80** days, compared to 17.68 days in 2024/25, which is an improvement in this measure. A slight deterioration was seen in the performance of the average time taken to process a notice of change in circumstances of Housing Benefit/Council Tax Reduction as it was **4.99** days in 2025/26, and 3.83 days in 2024/25.

We processed **2,248** new applications for Housing Benefit/Council Tax Reduction in 2025/26 to compare with 2,238 in 2024/25 as well as processing **22,332** notifications of changes in our customers' circumstances in 2025/26 to compare with 24,830 in 2024/25.

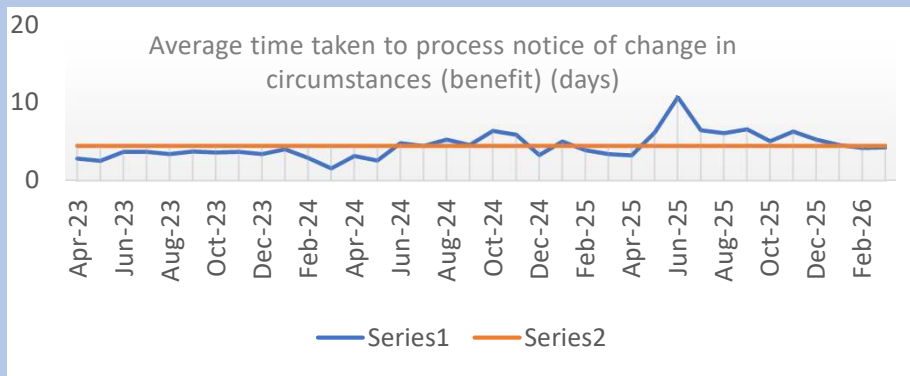
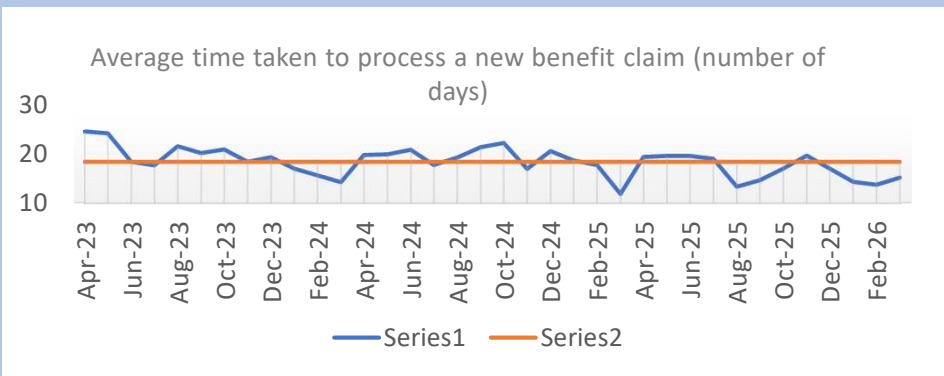
In addition to the above, the following data was received for processing through electronic information sharing arrangements with the Department for Work and Pensions:

- ATLAS (Automated Transfer to Local Authority Systems) : **25,484** (27,582 in 2024/25)
- UCDS (Universal Credit Data Share) : **79,232** (65,586 in 2024/25)
- VEP (Verify Earnings and Pensions) : **245** (430 in 2024/25)

The service also checks applications for the DWP, through the Housing Benefit Accuracy Award (HBAA) scheme, to ensure that there are no mistakes or fraud in the workload.

During 2025/26 the following checks were processed: Full Claim Reviews (FCR) : **651** (575 in 2024/25) Housing Benefit Data Matching (HBMS) : **91** (68 in 2024/25) Self Employed Reviews (SER) : **0** (9 in 2024/25)

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Benefits Service

Service Manager – Dylan Griffith

Financial value for Gwynedd residents for financial year 2025/26 :

Housing Benefit :

Currently **2,497** Gwynedd residents receive Housing Benefit with a financial value of **£16,648,417.41** paid during 2025/26.

Council Tax Reduction :

In addition, **8,467** Gwynedd residents receive a Council Tax Reduction award with a financial value of **£11,836,539** paid during 2025/26.

Discretionary Housing Payments :

Also, the Benefits service has assisted **1,392** families with a financial value of **£662,561.05** from the Discretionary Housing Payments Fund (DHP), which is additional help towards paying rent. Through this, we have been able to assist a significant number of Gwynedd tenants to stay in their current home or to move to a new property.

School Essentials Grant & Free School Meals :

The Benefits Service has processed a school uniform grant / school essentials grant with a monetary value of **£283,625** to **2,158** children, and has assessed the right to a free lunch for **3,046** Gwynedd children.

In addition to the work described above, the role of the Benefit Assessors in identifying the needs of residents beyond their benefit claims has strengthened the link with the Supporting People project which is carried out across the Council. Through this work, arrangements are in place that allow the Benefit Assessors to refer benefit seekers to further assistance available from the Council.

Payroll Service

Service Manager – Martin Morris

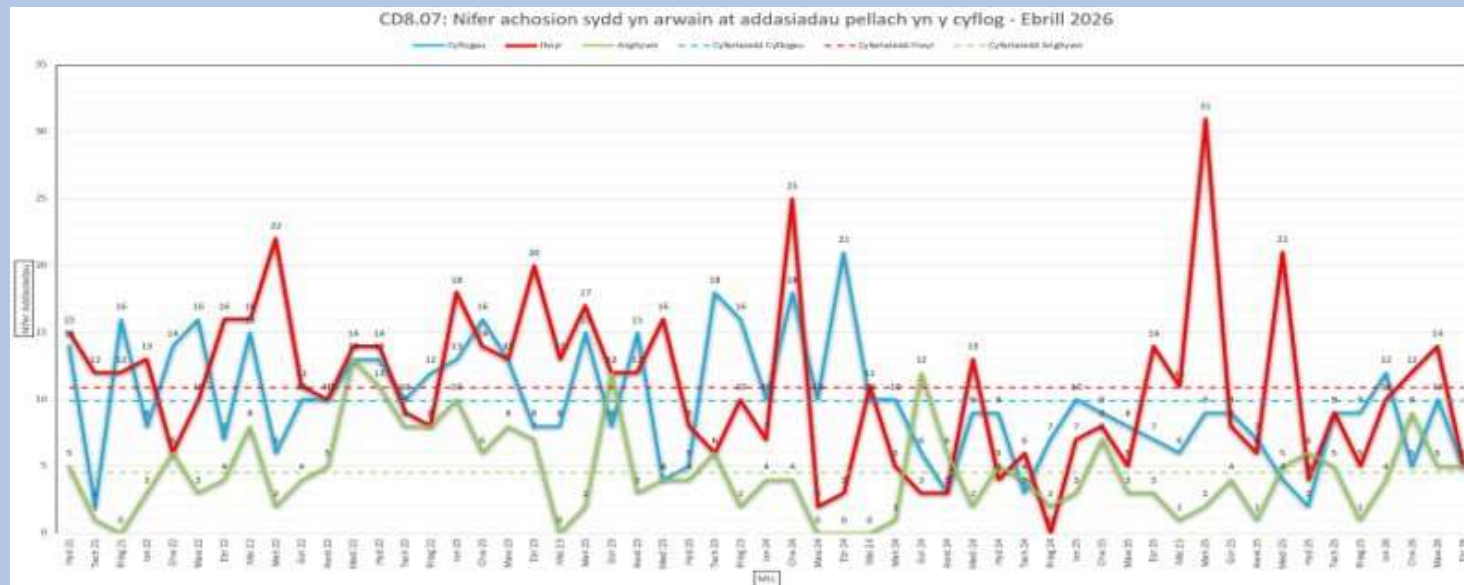
Purpose of service: To pay staff accurately and on time, and also to keep proper accounts for the payment of external bodies such as HMRC.

Overview of performance:

Around 60 items were received as part of the January payroll but relate to earlier periods, with 115 similar items received as part of the February payroll, 263 as part of the March payroll and 84 as part of the April payroll. (Note that the figure is higher in March due to work carried out by us at the end of each financial year to identify casual jobs that have not been paid for over a year in order to close them on the system).

During the year 2025/26, 79,867 payroll payments were made to Council employees. A total of 280 additional adjustments (0.35%) were made during the year with 89 of these (0.11%) due to errors by Payroll itself, 145 due to late information (0.18%), and 46 resulting from incorrect information (0.06%).

Statutory year-end reconciliation work, for the purposes of reporting to the income tax office, was completed on 16 April (deadline for reporting on the 22nd of the month).



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Insurance and Risk Management Service

Service Manager – Gwyn Varney

Service purpose: To support Council departments in assessing the threats and opportunities they may face in providing their services and prioritising their activities on the basis of the assessment. Protect the interests of taxpayers by ensuring appropriate insurance arrangements and handling claims.

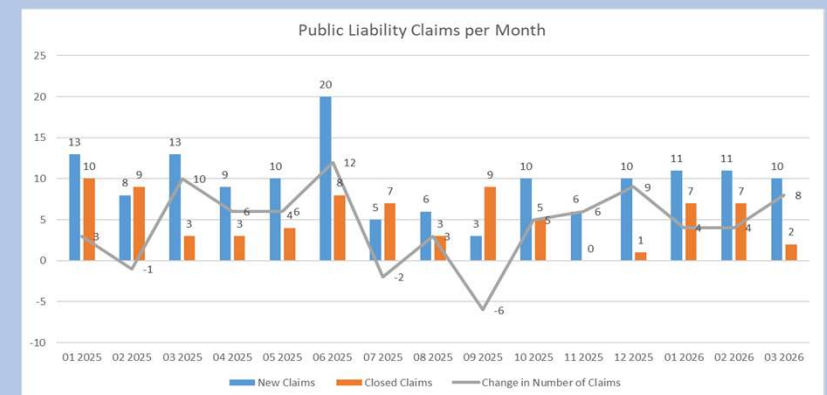
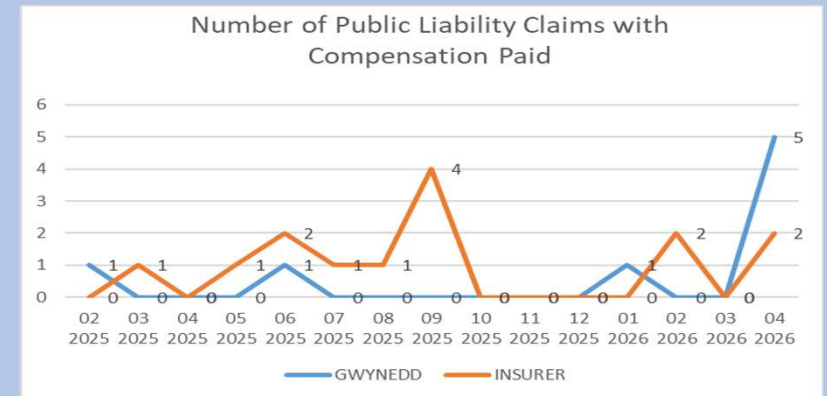
Overview of performance:

As the case has been for some time now, issues remain very challenging. Some of the latest key challenges include:

- The complexity of claims continues to increase. This means more work, time and attention required by the Insurance Unit in order to be able to make an informed liability decision. Examples of this include flood/water claims, recovery from water loss at Cae Top school, Highway repair/maintenance reports
- What is required as information from our brokers and insurers has increased, which means more research and enquiry by the Insurance Unit
- Developments and changes in what the Council is doing means further and ongoing challenges for this service in terms of reporting and ensuring that further measures are in place – e.g. Trunk Roads site insurance Ysgol Newydd Bontnewydd
- More challenges on liability decisions which means more attention to existing claims

Despite these challenges, some successes can be noted, such as:

- Being able to make and act on liability decisions very quickly once sufficient information to enable this to happen has reached the Unit
- Continuing to maintain strong working relationships
- Dealing with many challenging and difficult cases professionally and appropriately



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Income Service

Service Manager – Stephen Williams

Service purpose: To process miscellaneous income and collect the Council's debts promptly and efficiently in order to maximise income, while considering the needs of departments and acting sensitively to the financial circumstances of debtors.

Overview of performance:

Income Unit collection performance as at the end of March 2026.

Value of sundry debt outstanding > 6 months old.

The total has decreased since the previous meeting to monitor performance in December 2025. The balance as at the end of March 2026 was £1,927,815 which represents a decrease of £197,507. The two highest categories of debt are in respect of Betsi Cadwaladr Health Board which totals £327K and invoices in respect of home and residential care which total £1,022K. If the Health Board debts are disregarded then the total outstanding decreases to £1,600,974.

As is customary the intention is to target those debts not belonging to the Health Board in order to further decrease the debts.

Monthly rate of Sundry Debt Collection.

See the attached chart for the 2025/2026 figures.

During 2025/2026 40897 invoices with a value of £76,191,203 were raised and as at the 27/04/2026 3346 invoices valued at £7,698,185 remained payable meaning that £68,493,008 (89%) were cleared by the 27/04/2026.

The comprehensive review of the situation regarding outstanding debt and the Unit's processes continues and areas identified to automate day to day procedures are being developed by the Information Technology Unit. The review is being performed with the assistance of Ffordd Gwynedd Consultants and an action plan of the Unit's procedures has been created and followed.

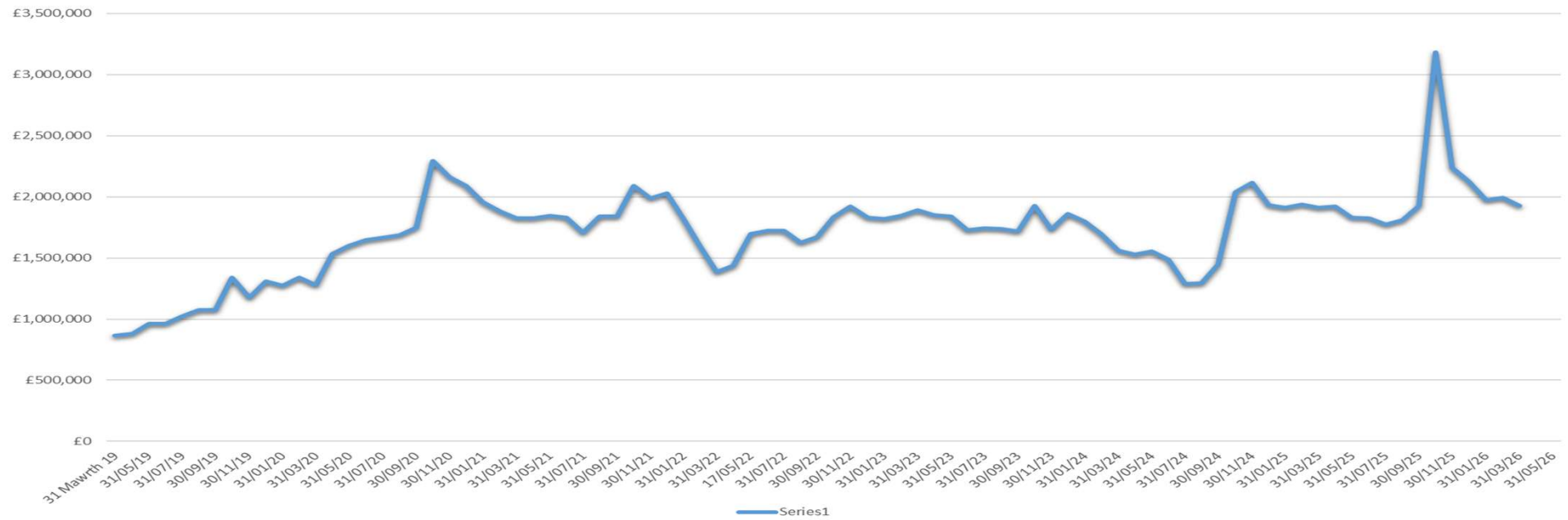
Owing to the problems previously reported with the "Call-Secure" payments system the option to upgrade to "Call-Secure Plus-Voice Recognition" continues to be considered and when a quote is obtained a decision on the way forward will be made. As previously stated the system was introduced as it is necessary for the Council's receipt of card payments to conform with P.C.I.D.S.S. requirements where the primary change being the customer entering their card details into their phone rather than verbally quoting them to a staff member. Unfortunately the process tends to cause difficulty to some classes of customer.

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Income Service

Service Manager – Stephen Williams

Value of Sundry Debts Aged > 6 Months as at 31 March 2026



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Rate of Monthly Sundry Debt Collection



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Pension Service

Service Manager – Meirion Jones

Purpose of the service: To administer the Local Government Pension Scheme on behalf of over 40 employers, including Cyngor Gwynedd, Isle of Anglesey County Council, Conwy County Borough Council in order to calculate and pay pensions promptly and accurately.



Overview of performance:

Measures	February 2026	March 2025	Average 2024/25	Average 2025/26
The average number of working days taken to send a letter informing the value of retirement benefits - estimate.	1.2	0.9	0.88 (2618 cases)	1.1 (2502 achos)
The average number of working days taken to send a letter informing the value of retirement benefits – true value.	0.4	0.7	0.74 (1001 cases)	0.8 (973 achos)
The average number of working days taken to complete dependents' calculations and payments following the death of a member of the scheme.	6.3	5	4.02 (419 cases)	Not available*

My Pension Online:

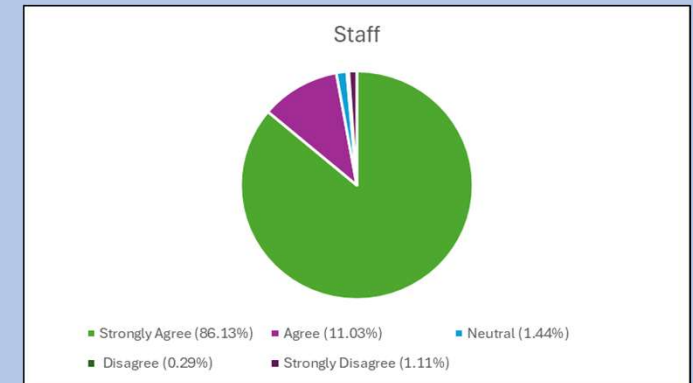
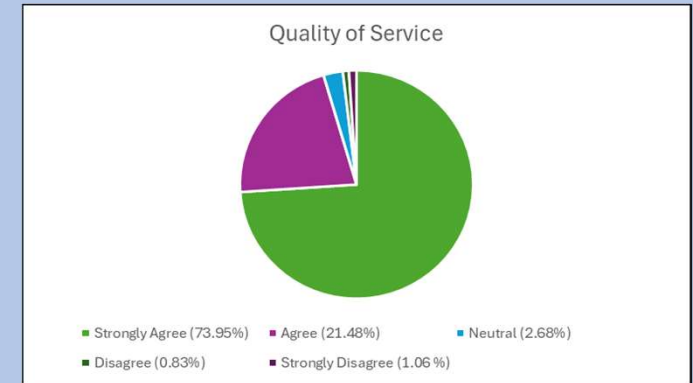
The 'My Pension Online' system continues to be very popular, with a large number of members visiting the site on a daily basis. Since the system was upgraded in April 2024, all members must re-register for the new site. The graph shows that around 8,500 have registered on the system in recent months. We have had very positive feedback to the new site, with members enjoying the new additions to the system e.g. a personal video statement and a retirement planner.



*The way of reporting this element of work has changed during the year, therefore a comparison with 2024/25 is not possible

Member Satisfaction Survey:

The Member Satisfaction Survey is sent at the end of each process - e.g. retirements and refund payments - in order to gather members' views on the quality of the service. The survey asks whether the processing time was acceptable, whether the information was clear and easy to understand, and about their experience of interacting with staff, e.g. whether they were polite, prompt and knowledgeable. Here is a summary of the 2025/26 results (89 responses):



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Investment and Treasury Management Service

Service Manager – Delyth Wyn Jones-Thomas

- **Purpose of the service:** Maximise the return on investment of the Pension Fund, and maintain proper accounts; Invest the Council's cash flow safely, with interest acceptable; Long-term loan management.
- **Overview of performance:**

Gwynedd Pension Fund- Changes are underway to the arrangements of the English and Welsh Local Government Pension Scheme, and the Gwynedd Pension Fund is working with the Wales Pension Partnership to implement these developments. There has been a delay in the formalisation of the legislation by the Government and hence the formal date of launch and move to the new investment company has been delayed.

The Fund has recently agreed on a new long-term strategic asset allocation, establishing a new allocation to natural capital and gilts. The Fund reduced its overweight position to listed equities, reinvesting gains in hedged assets. The Fund completed a transition from BlackRock's Low Carbon index tracking equity allocation to a new climate-aware solution.



Quarterly Performance (up to 31st December 2025)

The Fund returned 2.5% over the quarter, equalling the benchmark return. Total assets shown in this report increased by £120m to £3.621bn as performance from listed global assets was positive over the quarter.

The Fund saw positive returns over a year and while the absolute returns provided were strong, the fund failed to meet its benchmark by 0.2%. Most funds in England and Wales failed to meet their benchmark over the year period due to the challenging benchmark set, but the Gwynedd Pension Fund's performance was better than the average during the year. Underperformance against the benchmark is not a cause for concern because the Fund is a long-term investor.

Council Treasury Management – A number of indicators are reported to the Governance and Audit Committee and the performance for the year to 31st March 2026 is as follows:

Indicator	compliant.	
Benchmark Commitments	✓	
Loan Maturity Structure	✓	
Fluidity Revelation	✓	
Security Disclaimer	✓	
Average Interest Rate	4.15%	

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Internal Audit Service

Service Manager – Luned F Jones

Purpose of the Service: To provide confidence to the citizen and the Council about the Council's control environment and governance arrangements by reporting independently and objectively to the Head of Finance and the Governance and Audit Committee.

Internal Audit strengthens the organisation's ability to create, protect, and sustain value by providing objective, independent, risk-based and objective assurance, advice, insight and foresight to the Governance and Audit Committee

Overview of performance:

49 pieces of work were included in the final modified audit plan 2025/2026. 43 of these assignments were completed by 31 March 2026, representing 88% of the plan. For the purposes of this measure an assignment may be counted as completed if a draft or final report or final memorandum has been released or if the assignment has been closed and no further time is expected to be spent on it. The performance ambition was 95%.

Defining, measuring and communicating the added value of the Internal Audit Service is a core challenge for the profession and for its stakeholders. This is key because the value of an Internal Audit cannot be fully attributed through the number of audits carried out, number of actions etc. It is vitally important to look at the picture in its entirety, taking into account the various services provided by an Internal Audit such as consultancy work, the provision of advice and the conduct of special audits.

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Taxation Service

Service Manager – E Bleddyn Jones

Service purpose: To collect taxes promptly and efficiently, seeking to be flexible and sympathetic to individuals' circumstances.

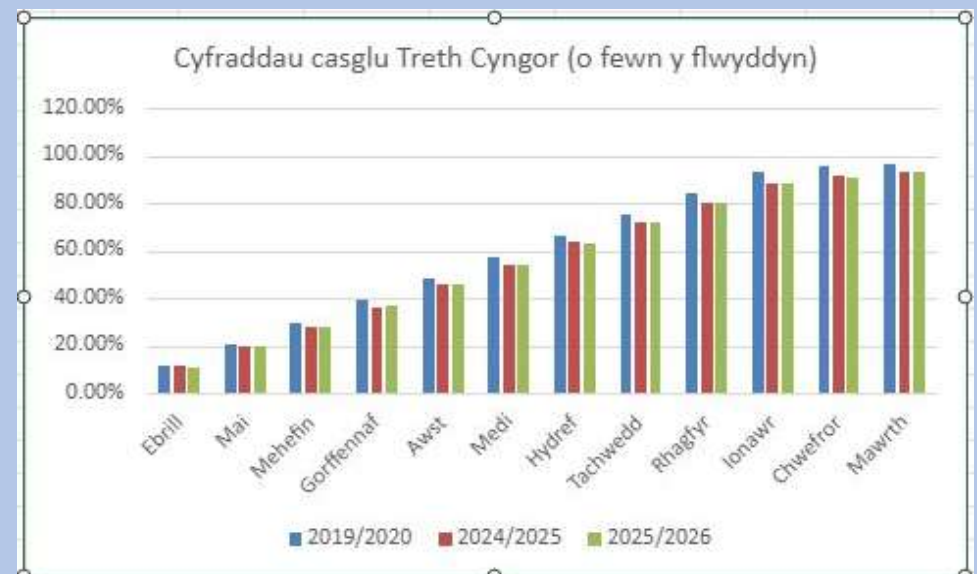
Overview of performance:

Council Tax

There was a slight increase in our collection rates for 2025/26, with 93.10% of council tax collected within the year, compared to 92.90% in 2024/25 and 96.78% in 2019/20. The 2025/26 collection rate was analysed further as follows; Council tax accounts with a second homes premium: 87.09%, Council tax accounts with an empty property premium: 80.38% and Council tax accounts without a premium: 95.36%. These figures show that the premium places additional pressure on the service and impacts collection rates. Despite this, we continued to have the lowest collection rate in Wales in 2025/26. Work is underway to address this through the adoption of new technology, with three initiatives planned over the next six months to automate 80% of the Department's services. The largest agreement is with Govtech, which will provide online forms that feed information directly into the Department's systems within less than 48 hours. This will free up staff to focus on the 20% of work that requires more detailed attention, enabling a more proactive approach to debt collection and allowing staff to provide support and guidance to taxpayers. The second initiative is a taxpayer affordability profiling tool, provided by Ascendent Solutions. The third is an improved communication approach using text messaging and email, delivered by Telsolutions, which will enable more effective and timely contact with customers.

We are pleased to report that emails and correspondence are now under control. During the billing period, around 1,200 emails were awaiting response. This number is now reducing weekly (currently around 800), and the oldest email is less than 14 days old (higher volumes are expected at the end/start of the financial year). However, telephone demand has been more challenging, with a high number of taxpayers contacting us at the same time to discuss their new bills.

Council Tax Collection Rates (within the year)



Taxation Service

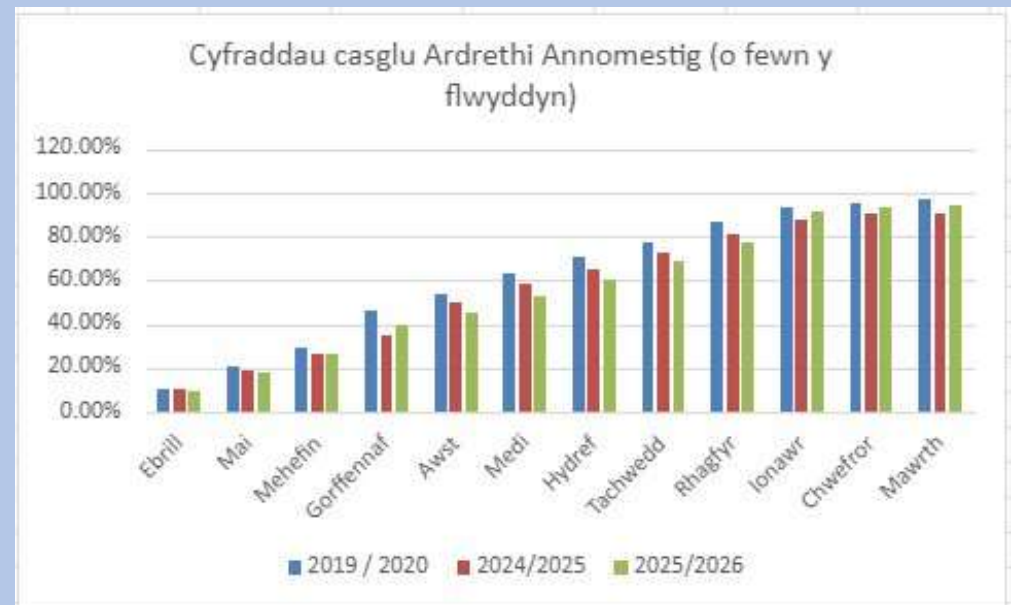
Non-domestic Rates

By the end of March 2026, the collection rate for Non-Domestic Rates (i.e. collected within year) was **93.76%**, compared to 90% in 2024/25. This is encouraging progress, although still below the 97% target set in 2019/20. Further work will be undertaken during 2026/27 to increase collection rates, including the transfer of individual cases to a collection agency.

This year is a revaluation year with a new rating list in place. There are also several changes to how bills are calculated, including; Three multipliers, Transitional relief, Reduced relief for 'food and drink providers' only, at a lower rate of 15% (40% last year). The Govtech project will also extend to Non-Domestic Rates, providing taxpayers with the option to submit information in a structured format, which will help streamline application processing and reduce waiting times.

Business Improvement Areas -The Bangor BID scheme has now come to an end. Hwb Caernarfon has voted in favour of a third term, resulting in 410 bills being issued to levy payers. I was invited to present to the Board and local businesses on the Council's work on 29 April.

Domestic Tax Collection Rates (within the year)



Finance and Accountancy Service

Assistant Head of Finance – Ffion Madog Evans

Purpose of service: To provide a finance and accounting service, and to assist and support services to be effective and efficient.

Performance Overview:

- The detailed work of closing the departments' accounts at the end of the year 2025/26 has taken place and reports have been completed on the end-of-year position with the reports on the revenue and capital side to be presented to the Cabinet on 19/05/26 and then to the Governance and Audit Committee on 21/05/26. The detailed work of completing the work on the Statements of Accounts to comply with all technical requirements is being completed by the Accountants.
- A detailed review of the Council's reserves was carried out during the process of closing the year end accounts, so that the work of harvesting funds could be completed.
- Regular initial meetings with Audit Wales to discuss the audit of the 2025/26 accounts are already taking place.
- The budget for 2026/27 has been completed and approved by the Full Council on 5/3/2026. Members' and Officers' Budget Books have been completed and circulated in a timely manner.
- The financial forecasts on revenue, savings, and capital have been reported during the year to the Governance and Audit Committee and to the Cabinet in November 2025 and in January 2026.
- The Accounts following audit for 2025/26 were completed in a timely manner with an unqualified opinion for the Gwynedd, GwE, and the Harbours accounts. The Auditor General for Wales signed our accounts in November 2025.

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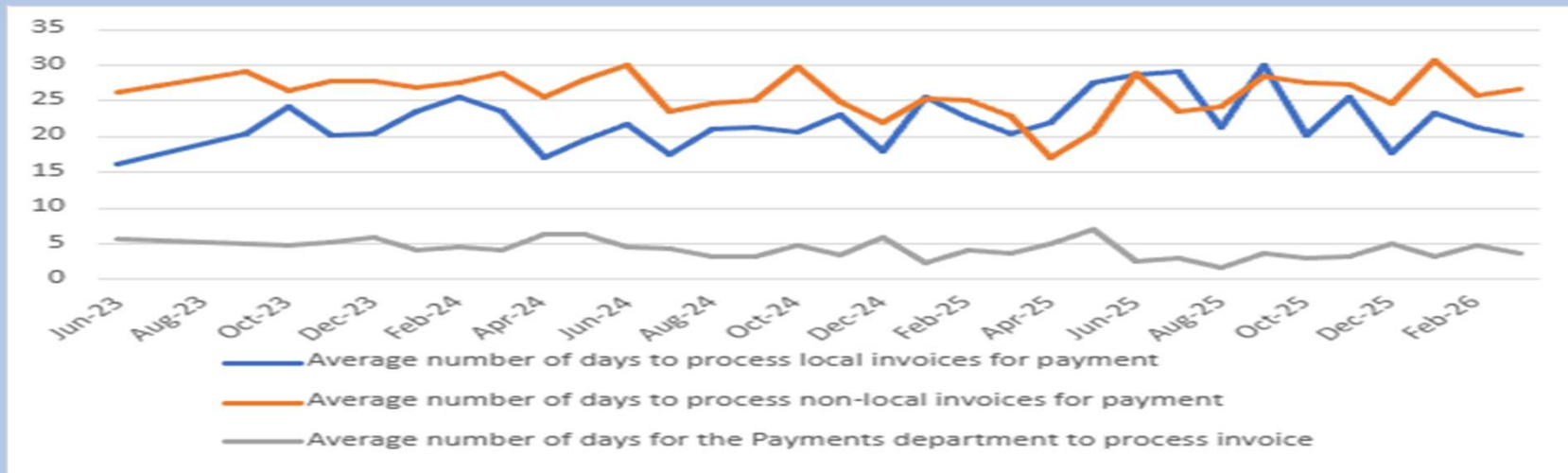
Payments Service

Assistant Head of Finance – Ffion M Evans; Service Manager – Rhodri Shorney

Purpose of service: Paying the Council's creditors accurately and in a timely manner.

Overview of Performance:

- In 2025/26, local invoices were processed for payment in an average of 23.9 days, while the non-local invoices took 25.4 days, within these days, the Payments Unit took 3.8 days to process the invoices, which is an improvement from the 6.5 days on average in 23/24 and earlier. The Payments Unit consists of 7 members of staff.
- 85% of local invoices were paid within 30 days, with the rate for paying the non-local invoices being 81%.
- Since November 2025, 100% of payments have been paid through BACS. The campaign to move more from cheques to BACS has completed allowing us to move away completely from paying with cheques.
- Work has been underway over the past few months to try to modernise and improve efficiency and promote more departments to drive information electronically in order to reduce duplication, which in turn will mean that those specific invoices can be processed faster.
- As part of our contribution towards the priority project of Cynllun y Cyngor Gwynedd Llewyrchus, we are not monitoring our performance according to each company's payment terms. Since we started recording this figure, 78% of our invoices have been paid within the industry standard payment terms of 7, 14 or 28 days. This figure is expected to improve over time.



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