



Scottish Funding Council
Comhairle Maoinachaidh na h-Alba

**Financial forecast return (FFR) for
further education institutions
2020-21 to 2023-24**

SFC Call for Information

Issue Date: 25 August 2021

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Issue date: 25 August 2021

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Summary: This Call for Information requests colleges to complete a medium-term financial forecast return for the period 2020-21 to 2023-24.

FAO: Principals, Finance Directors and Board Secretaries of Scotland's Regional Colleges, non-assigned non-incorporated colleges, and Regional Strategic Bodies.

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Financial forecast return (FFR) for further education institutions 2020-21 to 2023-24

Purpose

1. This Call for Information requests a medium-term financial forecast return for the period 2020-21 to 2023-24. It also includes indicative assumptions that will assist institutions in their financial planning.
2. Regional colleges, non-assigned non-incorporated colleges, and Regional Strategic Bodies (RSBs) should send their returns to the Scottish Funding Council (SFC) by 15 October 2021.
3. For all multi-college regions, individual returns will be required from the RSB for each of the assigned colleges by 15 October 2021.

Financial forecast return

4. The financial forecast return (FFR) is an established part of SFC's financial health monitoring framework. The FFR, in providing financial projections over a four year period (the latest unaudited academic year and the following three years), is a key source of information in enabling SFC to monitor and assess the medium-term financial planning and health of institutions.
5. For incorporated colleges, the additional information provided through monthly cash flow returns also feeds into SFC's monitoring and assessment of financial health.
6. SFC's Financial Memorandum with colleges and RSBs requires institutions to plan and manage their activities to remain sustainable and financially viable. **It is therefore critical that institutions take the necessary actions to balance their operating position, reflect these actions in their FFRs, and provide a full description of their financial plans in the FFR commentary.** Colleges must prepare a balanced budget for 2021-22 or work towards bringing income and expenditure back into balance over the forecast period.
7. The FRS 102 accounting standard has brought about significant changes to the way some income, expenditure, assets and liabilities are reported in institutions' financial statements and has resulted in increased complexity and volatility in financial results from one year to the next. In addition, it is expected that most incorporated colleges will report deficits in their published accounts as a result of spend of the cash budget for priorities (CBP). SFC will take into account the 'adjusted' operating position, including CBP spend, and the cash generative capacity of institutions when monitoring financial health. There is no change to the guidance on how the 'adjusted' operating position is calculated as set out in previous guidance.

8. We have provided income and expenditure assumptions that should be used in preparing the financial forecasts (see Annex A). **It is important to note that we have no information on Scottish Government budgets beyond Financial Year 2021-22 so these assumptions are indicative.**
9. This year we are asking institutions to consider an alternative, more pessimistic, scenario for future SFC grant funding (see Table 2 at Annex A). This scenario is based on the assumption that there will be no cost of living increase made available by the Scottish Government to the college sector. Institutions should provide us with a narrative which clearly sets out the mitigating actions that would be required to address any resulting financial sustainability challenges.
10. This year's return follows the same format as last year's FFR and 2019-20 annual accounts return, other than the addition of a new sheet to capture sensitivity analysis.

Commercial income

11. There are specific requirements to provide commentary on commercial income - see Annex B. SFC requires this information from each institution to assist in creating a picture of commercial income received across the sector (what it is, where it comes from, how it is funded and the net contribution from such activity) and to understand more about the barriers to generating commercial income for some institutions, including the anticipated financial impact of COVID-19.

Arms-length foundations

12. Arms-length foundations (ALFs) were established to mitigate the impact of incorporated colleges' reclassification as arms-length central government bodies. Colleges are encouraged to maximise ALF funding to support their financial position, where appropriate.

Return of the FFR

13. Guidance for completion of the return can be found in Annex B below. A blank copy of the spreadsheet is published along with this Call for Information on our website.
14. Finance Directors will receive an individual spreadsheet which we have pre-populated with the 2019-20 annual accounts figures. For assigned colleges, we will send the pre-populated return to the RSB.
15. Institutions are required to complete the forecast figures for the period 2020-21 through to 2023-24. Please note that the guidance in Annex B requests a commentary on the financial forecasts which should cover the context in

which the forecasts have been prepared. Your commentary will be as important as the figures you submit, as this will help us better understand the particular issues facing your institution, and will support follow-up engagement. It should also capture your additional scenario planning, working through a range of assumptions and options that help you and us understand the trade-offs involved, and choices you could make, to reach an optimal position for your institution.

16. Please enter explanations for significant variances on the spreadsheet. As with previous forecast exercises, we may come back to institutions with queries and requests for further details following our analysis of the forecast information.

Information requested

17. Please email an electronic copy of the return in Excel format, and the financial commentary, along with a copy of the Committee or Board paper accompanying the FFR, which should include details of any additional planning scenarios that have been considered and approved by the institution's governing body, to SFC by 15 October 2021. If the schedule of governing body meetings makes it difficult to achieve this deadline, please contact us as soon as possible. In that instance, please provide a draft return including the full commentary by that date with the final approved version to be provided as soon as possible thereafter.
18. Electronic copies of the return and supporting documents should be sent to isg-returns@sfc.ac.uk.

Further information

19. Please contact Andrew Millar, Assistant Director, Finance (tel: 0131 313 6538; email: amillar@sfc.ac.uk) or Wilma MacDonald, Senior Financial Analyst, Finance (tel: 0131 313 6565; email: wmacdonald@sfc.ac.uk) to discuss any aspect of this letter.



Lorna MacDonald
Director of Finance

Key FFR planning assumptions

1. **It is important to note that we have no information on Scottish Government budgets beyond Financial Year 2021-22 so these assumptions are indicative.** Institutions should therefore also develop additional planning scenarios if they believe they are more appropriate for their operating environment/circumstances.
2. **Key assumptions:**

Credits and teaching income

Core funding for 2021-22 should be based on the final funding allocations announced on 27 May 2021 ([SFC/AN/19/2021](#)). Table 1 provides details of indicative funding allocations for the period to 2023-24 for planning purposes.

As we have confirmed to the sector previously, we will not recover funds for shortfalls against core outcome agreement targets for AY 2020-21 where these are related to COVID-19. Institutions should assume that European Social Funding (ESF) is dependent on delivery of core activity targets, and if it is anticipated that core credit targets will not be met, funding should be adjusted accordingly. The same applies to funding for activity under the National Transition Training Fund (NTTF) and Young Persons Guarantee Fund (YPGF). Any potential shortfall in ESF, NTTF and YPGF should be clearly highlighted in the return and your supporting commentary.

As in previous years, we are providing institutions with guidance on assumptions in relation to SFC grant funding for 2022-23 and 2023-24 that should be used in preparing the FFR. These are set out in Table 1. To be clear, this is not an indication of future funding allocations. These assumptions are being provided to support sector wide planning purposes under a potential scenario.

Table 1 assumes that there will be no reduction in credit targets in respect of currently ring-fenced credits for the ESF programme (which ends after 2021-22). For planning purposes colleges can assume that this activity can then be used as part of their overall core credits. However, the additional funded credits allocated for Foundation Apprenticeships (FAs) and deferred students in 2021-22 are assumed not to continue. Colleges should assume that they will need to use part of their core credits to continue to provide Foundation Apprenticeship places from 2022-23.

In addition, SFC has adjusted the activity targets further for two colleges as part of our managed approach to sustainability for the college sector. This reflects ongoing discussion with these two colleges on future credit targets. This is a

planning assumption for the purpose of the FFR only, and no decisions have been made.

SFC has taken the assumed activity levels and derived the funding allocations for this activity based on the current credit funding model. Our annual Credit guidance has, each year, provided the price to be paid per credit for each of the 5 price groups and colleges will be aware of the premiums for Access & Inclusion, SIMD, Rurality and historical efficiencies. With a view to sustainability we have added a floor and ceiling to the model, where annual losses and gains are limited to provide stability across the sector.

Institutions should use the planning assumptions set out in Table 1 to prepare the FFR.

Table 2 sets out SFC grant funding under an alternative scenario on the assumption that there will be no cost of living increase. We ask institutions to provide a narrative describing the mitigating actions that would be required under this potential scenario.

Clearly, **Regional Strategic Bodies** will need to advise their assigned colleges of their funding assumptions over the forecast period to 2023-24.

Flexible Workforce Development Fund

Colleges should assume that Flexible Workforce Development Funding will continue at 2020-21 levels.

Young Person's Guarantee/National Transition Training Fund

Colleges should assume that this funding will continue at 2020-21 levels.

Funding for Counsellors/Access to free sanitary provision

Colleges should assume that this funding will continue at 2020-21 levels.

Foundation Apprenticeships / Digital Learning / Mental Health support (funded by COVID consequentials in FY 2021-22)

Colleges should assume that funding for Foundation Apprenticeships (£8.8 million) (associated credits shown in Table 1), digital learning (£5 million) and mental health support (£4.4 million) will not continue beyond 2021-22.

Deferred Students

Our assumption is that the deferred students, those who did not complete due to the COVID pandemic restrictions, will be able to complete courses in 2021-22. Therefore, for planning purposes only, colleges should assume that credits currently ring-fenced for additional activity relating to deferred students in 2021-22 will be removed from 2022-23 onwards. For planning purposes only, we are assuming that the associated funding will not be removed, and we have

therefore included it in the funding scenario set out in Table 1 to support the cap and collar mechanism.

Student support funding

Colleges should assume that all student support funding requirements will be fully met.

Regional Strategic Bodies will need to advise their assigned colleges of their funding assumptions over the forecast period to 2023-24.

Capital Maintenance

SFC Capital Maintenance funding should be based on the final 2021-22 funding allocations announced on 27 May 2021. For 2020-21 only, institutions may choose to use some of their lifecycle maintenance budget for other priority needs, for example ICT/digital needs to support students' learning in different ways. The high priority capital grant should remain focused on already identified priority works.

Regional Strategic Bodies will need to advise their assigned colleges of their funding assumptions over the forecast period to 2023-24.

Non-SFC income

Assumptions for non-SFC income projections should be prepared taking account of local circumstances. Institutions will need to take account of the latest available information from staff with responsibility for securing and delivering non-SFC funded activity while taking account of anticipated levels of demand. Forecasts should reflect anticipated reductions in non-SFC/commercial income resulting from any on-going COVID-19 restrictions.

Institutions should include estimated income from the Coronavirus Job Retention Scheme.

Staff costs

The impact of National Bargaining harmonisation/job evaluation costs for all staff and any workforce planning requirements should be incorporated in the FFR. Detail on this (up to and including 2019-20) has been provided by Colleges Scotland though it should be noted that costs relating to support staff job evaluation are subject to change.

Institutions should also factor in cost of living pay award increases for lecturing staff and for support staff. For support staff, forecasts should provide for increases arising from the current job evaluation exercise, based on Colleges

Scotland costings and SFC job evaluation funding set out in Table 6 of the 2021-22 funding announcement. For all staff, institutions should for each year apply current Scottish Government Public Sector Pay Policy:

- To pay staff the real Living Wage, now set at £9.50 per hour.
- Cash underpin of £800 for staff who earn £25,000 or less.
- 2% increase for staff who earn more than £25,000 and up to £40,000.
- 1% increase for staff earning more than £40,000 and up to £80,000.
- £800 maximum for those earning £80,000 or more.

Incremental increases should also be reflected throughout the period, where appropriate.

Institutions should not assume increases in social security costs. Pension cost forecasts should reflect any known or expected increases to employer contribution rates. Where any increases are forecast, institutions should not assume any additional SFC funding support.

Institutions should assume that funding will not be provided for voluntary severance costs.

FRS 102 pension adjustments should be excluded from the forecasts.

Non-staff costs

Assumptions for non-staff cost projections should be prepared taking account of local circumstances. Institutions should use their current non-staff costs as a baseline and will need to take account of movements in associated income streams. Institutions should demonstrate where they plan to generate efficiencies, where applicable.

Estates

Assumptions for estates-related costs should be prepared taking account of local circumstances.

Disposals

Forecasts should reflect any planned property disposals and include both expected proceeds and costs of disposal. Where gross proceeds exceed £500,000, institutions should assume that proceeds will not be retained by the Institution, unless specifically agreed with Ministers/SFC. Where gross proceeds are less than £500,000, Ministerial approval is not required and proceeds can

be retained and reinvested in the College estate subject to SFC approval on how the funds will be used.

Key risks

The 'key risks' page requests institutions to set out material risks to income and expenditure and, if possible, quantify these risks. These risks should correspond with institutions' risk registers. It is expected that the results of this work will be reflected in the FFR financial commentary and associated papers that will be considered and approved by the institution's Governing Body.

Institutions are requested to provide a copy of the Governing Body papers to SFC along with the FFR, and other scenarios presented to the Governing Body, in order to provide assurance that robust planning arrangements are in place.

Cash forecasting

Institutions are required to provide high-level cash balances as part of the balance sheet projections for all years in the planning period.

Table 1: Funding allocations for 2022-23 to 2023-24 for planning purposes under a potential scenario

College / Region	2021-22 total credit target	Credit target from 2022-23	2021-22 exc one offs	Price * volume funding 2022-23 for planning purposes	Mitigation (note 1)	Price * volume funding 2022-23 for planning purposes after mitigation	Increase in funding from 2021-22 after mitigation	Price * volume funding 2023-24 for planning purposes	Mitigation (note1)	Price * volume funding 2023-24 for planning purposes after mitigation	Increase in funding from 2022-23 after mitigation
Ayrshire College	128,877	124,793	38,013,126	38,646,923	0	38,646,923	1.7%	39,395,681	0	39,395,681	1.9%
Borders College	27,212	25,612	9,409,094	8,980,610	569,620	9,550,230	1.5%	9,134,282	559,201	9,693,484	1.5%
Dumfries & Galloway College	32,901	30,777	10,840,134	10,496,486	506,250	11,002,736	1.5%	10,681,148	486,630	11,167,777	1.5%
Dundee & Angus College	111,897	107,332	30,927,154	32,207,678	-43,438	32,164,240	4.0%	32,851,670	0	32,851,670	2.1%
Edinburgh College	192,349	187,741	49,468,931	52,497,305	-1,049,617	51,447,688	4.0%	53,623,751	-118,156	53,505,596	4.0%
Fife College	137,502	132,399	38,372,132	39,167,385	0	39,167,385	2.1%	39,961,779	0	39,961,779	2.0%
Forth Valley College	90,587	85,829	24,528,484	26,115,415	-605,791	25,509,623	4.0%	26,630,389	-100,380	26,530,008	4.0%
Glasgow Region	396,382	384,714	102,593,073	107,823,548	-1,126,752	106,696,796	4.0%	110,131,832	0	110,131,832	3.2%
Highlands & Islands Region	119,123	112,382	50,754,907	42,363,878	9,152,353	51,516,231	1.5%	43,038,170	9,250,804	52,288,974	1.5%
Lanarkshire Region	186,335	181,521	52,177,652	54,052,063	0	54,052,063	3.6%	55,141,189	0	55,141,189	2.0%
Newbattle Abbey College	921	921	1,128,334	1,128,334	16,924	1,145,259	1.5%	1,128,334	34,103	1,162,437	1.5%
North East Scotland College	135,990	126,915	35,052,394	36,826,654	-372,164	36,454,490	4.0%	37,588,144	0	37,588,144	3.1%
Sabhal Mor Ostaig	799	799	1,800,450	1,800,450	27,006	1,827,457	1.5%	1,800,450	54,418	1,854,869	1.5%
SRUC	23,175	22,747	9,702,289	10,694,129	-603,748	10,090,381	4.0%	10,830,611	-336,615	10,493,996	4.0%
West College Scotland	164,405	154,585	44,930,491	46,658,746	0	46,658,746	3.8%	47,586,256	0	47,586,256	2.0%
West Lothian College	47,776	44,323	12,329,061	12,423,695	90,302	12,513,997	1.5%	12,689,633	12,074	12,701,707	1.5%
	1,796,231	1,723,390	512,027,707	521,883,300	6,560,945	528,444,245	3.2%	532,213,320	9,842,080	542,055,399	2.6%

Explanatory notes:

(1) For 2022-23 and 2023-24, maximum and minimum percentage increases have been applied (4% and 1.5% respectively) in order to avoid destabilising individual institutions

Table 2: Alternative funding scenario - allocations for 2022-23 to 2023-24 based on 0% cost of living increase

College / Region	2021-22 total credit target	Credit target from 2022-23	2021-22 exc one offs	Price * volume funding 2022-23 for planning purposes	Mitigation (note 2)	Price * volume funding 2022-23 for planning purposes after mitigation	Increase in funding from 2021-22 after mitigation	Price * volume funding 2023-24 for planning purposes	Mitigation (note 3)	Price * volume funding 2023-24 for planning purposes after mitigation	Change in funding from 2022-23 after mitigation
Ayrshire College	128,877	124,793	38,013,126	37,898,165	495,092	38,393,257	1.0%	37,898,165	303,126	38,201,291	-0.5%
Borders College	27,212	25,612	9,409,094	8,826,938	676,247	9,503,185	1.0%	8,826,938	628,731	9,455,669	-0.5%
Dumfries & Galloway College	32,901	30,777	10,840,134	10,311,824	636,712	10,948,535	1.0%	10,311,824	581,969	10,893,793	-0.5%
Dundee & Angus College	111,897	107,332	30,927,154	31,563,686	0	31,563,686	2.1%	31,563,686	0	31,563,686	0.0%
Edinburgh College	192,349	187,741	49,468,931	51,370,859	-665,205	50,705,654	2.5%	51,370,859	-158,148	51,212,711	1.0%
Fife College	137,502	132,399	38,372,132	38,372,991	382,862	38,755,853	1.0%	38,372,991	189,083	38,562,074	-0.5%
Forth Valley College	90,587	85,829	24,528,484	25,600,441	-458,745	25,141,696	2.5%	25,600,441	-207,328	25,393,113	1.0%
Glasgow Region	396,382	384,714	102,593,073	105,515,264	-357,364	105,157,900	2.5%	105,515,264	0	105,515,264	0.3%
Highlands & Islands Region	119,123	112,382	50,754,907	41,689,586	9,572,870	51,262,456	1.0%	41,689,586	9,316,558	51,006,144	-0.5%
Lanarkshire Region	186,335	181,521	52,177,652	52,962,937	0	52,962,937	1.5%	52,962,937	0	52,962,937	0.0%
Newbattle Abbey College	921	921	1,128,334	1,128,334	11,282	1,139,617	1.0%	1,128,334	5,584	1,133,919	-0.5%
North East Scotland College	135,990	126,915	35,052,394	36,065,164	-136,460	35,928,704	2.5%	36,065,164	0	36,065,164	0.4%
Sabhal Mor Ostaig	799	799	1,800,450	1,800,450	18,004	1,818,455	1.0%	1,800,450	8,912	1,809,362	-0.5%
SRUC	23,175	22,747	9,702,289	10,557,647	-612,801	9,944,846	2.5%	10,557,647	-513,352	10,044,295	1.0%
West College Scotland	164,405	154,585	44,930,491	45,731,236	0	45,731,236	1.8%	45,731,236	0	45,731,236	0.0%
West Lothian College	47,776	44,323	12,329,061	12,157,757	294,595	12,452,352	1.0%	12,157,757	232,333	12,390,090	-0.5%
	1,796,231	1,723,390	512,027,707	511,553,280	9,857,090	521,410,370	1.8%	511,553,280	10,387,468	521,940,748	0.1%

Explanatory notes:

- (1) For 2022-23, maximum and minimum percentage increases have been applied (maximum 2.5% increase, minimum 1% increase)
- (2) For 2023-24, maximum increase is capped at 1%, maximum, decrease capped at 0.5%

Guidance for completion

Structure of the FFR

1. The FFR takes the form of an Excel spreadsheet which has thirteen sheets. A copy of the spreadsheet is published along with this Call for Information.
2. Twelve of the sheets require input by the institution. We suggest the order of completion is:
 - (i) 'Pension assumptions'.
 - (ii) 'Arms-Length Foundation (ALF) funding'.
 - (iii) 'Income'.
 - (iv) 'Expenditure'.
 - (v) 'SoCIE'.
 - (vi) 'Adjusted operating result' (all institutions) & 'Cash budget for priorities' (incorporated colleges only).
 - (vii) 'Balance Sheet'.
 - (viii) 'Cashflow'.
 - (ix) 'Capital expenditure'.
 - (x) 'Sensitivity analysis'.
 - (xi) 'Key risks'.
 - (xii) 'Declaration'.

Completion of the FFR

Input of financial forecast figures

3. The sheets in the spreadsheet contain blue highlighted boxes for the input of the actual and forecast figures.
4. Please note that only whole numbers can be input into the return. Please do not link the spreadsheet to another document or change the formatting in the spreadsheet.
5. Please enter explanations for any significant variances where appropriate.

Sheets not requiring completion

6. The Summary sheet does not require to be completed. This summarises various

key figures from the spreadsheet and is calculated automatically.

Commentary

7. Institutions should also provide a commentary on the financial forecasts. This serves five purposes:
 - To explain how the financial forecasts represent the institution's strategic plan.
 - To enable a proper understanding of key aspects of the financial forecast.
 - To explain the actions taken by the institution to remain sustainable and financially viable, including financial and non-financial impact of cost saving measures.
 - To explain the impact of the alternative funding scenario (no cost of living increase, as set out in Table 2) and any other scenarios considered by the institution.
 - To explain any potential alternative options and trade-offs you could make, to reach a more optimal position for your institution.
8. The following areas should be covered by the commentary:

Introduction

This should cover the context in which the forecasts have been prepared. It should include an explanation of how the elements of the institution's strategic plan, human resource management strategy and estates strategy are reflected in the forecasts, and how these developments are to be financed.

This section should also summarise the expected financial impacts of the COVID-19 pandemic on your institution's operating position and liquidity, as set out in subsequent sections of the commentary.

Review of financial performance 2020-21

Discuss the key features of the latest forecast financial performance in 2020-21 and highlight positive and negative variances from previous forecasts (e.g. 2020 financial forecast return / 2021 mid-year return).

SFC recurrent grant

You should confirm your assumptions regarding SFC grant income which should be in accordance with the 2021-22 final funding allocations issued on 27 May 2021 ([SFC/AN/19/2021](#)), and the supporting table setting out assumed forecast funding for the period to 2023-24 attached to this communication.

You should also provide a detailed narrative describing the impact of no cost of living increase (as set out in Table 2 at Annex A).

Changes in tuition fee income and other income

This should include details of the assumptions made regarding student numbers and the reasons for year-on-year movements in other sources of income.

Commercial income

You should document plans for commercial income generation and any barriers. Please also confirm what this activity is, how it will be funded and confirm the expected net contribution from such activity. Please quantify how income forecasts, particularly for 2021-22, have changed as a result of COVID-19 impacts.

Changes in staff and non-staff costs

Discuss the reasons for year-on-year movements in pay and non-pay expenditure and the impact on non-pay expenditure of price changes and changes in the level of activity.

In particular the following areas should be addressed:

- Assumptions regarding pay awards and their impact on pay expenditure.
- Assumptions regarding utilisation of job evaluation funding.
- Assumptions regarding staff numbers.
- Assumptions regarding future pension contribution costs.

Cash budget for priorities (Incorporated colleges only)

In providing details of proposed spend, you should refer to SFC's communication of 21 December 2017 which set out the framework for spend of the fixed cash budget for priorities (CBP). Colleges have a fixed annual CBP which is set out in the table below.

College	CBP £000
Ayrshire College	1,324
Borders College	252
City of Glasgow College	1,156
Dumfries & Galloway College	390

Dundee & Angus College	1,055
Edinburgh College	2,547
Fife College	2,152
Forth Valley College	613
Glasgow Clyde College	612
Glasgow Kelvin College	442
Inverness College	496
Lewis Castle College	143
Moray College	424
New College Lanarkshire	863
North East Scotland College	1,161
North Highland College	97
Perth College	529
South Lanarkshire College	197
West College Scotland	1,639
West Lothian College	190

Balance sheet – cash position

Due to the volatility of the operating position brought about by the introduction of the FRS 102 accounting standard, there has been an increased focus on the cash position of each institution in our analysis. Please provide detailed commentary about the institution's operating cash position, especially if this position is deteriorating over the forecast or in any one year. The commentary should also highlight any expected breach of loan covenants as well as details of negotiated loan repayment holidays and VAT payment deferrals.

Contingency planning

Institutions should provide details of contingency plans and potential mitigating actions that would be undertaken in the event of adverse movements on income and expenditure. It would be helpful if institutions could set out details of all potential actions, including the pros and cons of each action, in addressing adverse variances.

Risk management

This should provide details of the key risks identified when preparing the forecast and details of the risk management strategies devised to deal with them.

- Institutions should describe the corrective actions that would be taken to address identified risks. In addition, please provide details of the additional financial scenarios considered by the Board which explain any potential alternative options and trade-offs you could make to reach a more optimal position for your institution.

Any other information

This should provide any other information which you feel should be brought to our attention.