

CYNGOR SIR CEREDIGION

Adroddiad i'r: Cyngor

Dyddiad y cyfarfod: 3 Mawrth 2022

Teitl: Datganiad Polisi Rheoli'r Trysorlys, Strategaeth Rheoli'r Trysorlys a Pholisi Isafswm Darpariaeth Refeniw (MRP) 2022/23.

Pwrpas yr adroddiad: Ystyried Datganiad Polisi Rheoli'r Trysorlys, Strategaeth Rheoli'r Trysorlys a Pholisi Isafswm Darpariaeth Refeniw (MRP) 2022/23.

ER PENDERFYNIAD

Portffolio Cabinet: Y Cynghorydd Gareth Lloyd
Cyllid, Caffael a Diogelu'r Cyhoedd

1. CYFLWYNIAD

Bu i'r Cabinet yn ei gyfarfod a gynhaliwyd ar 22/02/2022 ystyried Adroddiad ynglŷn â Datganiad Polisi Rheoli'r Trysorlys, Strategaeth Rheoli'r Trysorlys a Pholisi Isafswm Darpariaeth Refeniw (MRP) 2022/23 sydd ynghlwm yn Atodiad 1.

2. PENDERFYNIADAU'R CABINET

Penderfynodd y Cabinet y dylid:

- (i) cymeradwyo Strategaeth Rheoli'r Trysorlys fel y'i hamlinellir yn yr adroddiadau ar gyfer Benthycyca a Buddsoddi;
- (ii) cymeradwyo'r Atodlen Buddsoddi fel y'i nodir yn Atodiad B;
- (iii) cymeradwyo'r Polisi Isafswm Darpariaeth Refeniw fel y'i nodir yn Atodiad C;
- (iv) dirprwyo awdurdod i'r Swyddog Adran 151 mewn ymgynghoriad â'r Aelod Cabinet Cyllid, Caffael a Diogelu'r Cyhoedd i newid Strategaeth Rheoli'r Trysorlys a'r Atodlen Buddsoddi yn ystod y flwyddyn; ac
- (v) argymhell i'r Cyngor Llawn:
 - (a) gymeradwyo Strategaeth Rheoli'r Trysorlys ar gyfer Benthycyca a Buddsoddi 2022/23; a
 - (b) chymeradwyo Polisi Isafswm Darpariaeth Refeniw 2022/23.

Argymhelliad:	Argymhellir y dylai'r Cyngor nodi'r adroddiad a chymeradwyo penderfyniadau'r Cabinet
Rheswm dros y penderfyniad:	Pennu Strategaeth Rheoli'r Trysorlys a'r Polisi Isafswm Refeniw ar gyfer 2022/23
Trosolwg a Chraffu:	I'w ystyried
Fframwaith Polisi:	Strategaeth Rheoli'r Trysorlys 2022/23
Amcanion Strategol:	Mae Rheoli'r Trysorlys yn sail i'r holl amcanion strategol
Goblygiadau Ariannol:	Cyllid: Incwm Buddsoddi / Llog allanol i'w dalu
Pwerau Statudol:	Deddf Llywodraeth Leol 2003
Papurau Cefndir:	Dim
Atodiadau:	Atodiad 1 – Adroddiad i'r Cabinet ar 22/02/2022
Swyddog Arweiniol Corfforaethol:	Stephen Johnson – Cyllid a Chaffael
Swyddog Adrodd:	Justin Davies - Rheolwr Corfforaethol – Cyllid Craidd
Dyddiad:	16/02/2022

Dangosyddion Darbodus o Ran Rheoli'r Trysorlys**DP4 Dyled gros a'r Gofyniad Cyllid Cyfalaf**

Er mwyn sicrhau bod dyled yn cael ei defnyddio at ddibenion cyfalaf yn unig yn y tymor canolig, dylai'r awdurdod lleol sicrhau nad yw'r ddyled allanol gros, ac eithrio yn y tymor byr, yn fwy na chyfanswm y gofyniad cyllido cyfalaf yn y flwyddyn flaenorol ynghyd ag amcangyfrifon o unrhyw ofyniad cyllido cyfalaf ychwanegol ar gyfer y flwyddyn ariannol gyfredol a'r ddwy flynedd ariannol nesaf.

Yn ôl y Swyddog Adran 151, ni chafodd yr awdurdod unrhyw anhawster o ran bodloni'r gofyniad hwn yn 2020/21 ac nid yw'n rhagweld unrhyw anawsterau yn y flwyddyn gyfredol na'r blynyddoedd i ddod. Mae'r farn hon yn ystyried yr ymrwymadau presennol, y cynlluniau sy'n bodoli ar hyn o bryd a'r cynigion yn y rhaglen gyfalaf 3 blynedd.

DP5 Terfyn Awdurdodedig ar gyfer Dyled Allanol

	2021/22	2022/23	2023/24	2024/25
	£m	£m	£m	£m
Benthyca	129	144	154	161
Rhwymedigaethau hirdymor eraill	8	15	15	15
Cyfanswm	137	169	169	176

DP6 Terfyn Gweithredol ar gyfer Dyled Allanol

	2021/22	2022/23	2023/24	2024/25
	£m	£m	£m	£m
Benthyca	123	150	160	167
Rhwymedigaethau hirdymor eraill	7	14	14	14
Cyfanswm	130	164	174	181

DP7 Dyled Allanol Wirioneddol

Dyled allanol wirioneddol y Cyngor ar 31/03/2021 oedd £123.0m (a oedd yn cynnwys Benthyca Allanol o £116.7m a rhwymedigaethau hirdymor o £6.3m).

DP8 Strwythur aeddfedu benthyca

	Terfyn uchaf	Terfyn isaf
Llai na 12 mis	20%	0%
12 mis ac o fewn 24 mis	20%	0%
24 mis ac o fewn 5 mlynedd	50%	0%
5 mlynedd ac o fewn 10 mlynedd	75%	0%
10 mlynedd a throsodd	95%	25%
<u>Is-gategori 10 mlynedd a throsodd</u>		
50 mlynedd a throsodd	20%	0%

DP9 Terfyn uchaf ar gyfer cyfanswm y prifsymiau a fuddsoddir am fwy na blwyddyn

2021/22	2022/23	2023/24	2024/25
£2.5m	£2.5m	£2.5m	£2.5m

ATODLEN BUDDSODDI

Categori buddsoddi	Terfyn penodedig ar gyfer buddsoddiad unigol	Terfyn penodedig ar gyfer y categori buddsoddi	Meini prawf statws credyd 'uchel' ‘	Diogelwch / Statws Credyd 'Uchel' Isaf (Fitch neu gyfatebol)	Ad-daladwy/ Adbrynadwy o fewn 12 mis?	Amgylchiadau defnyddio'r buddsoddiad	Cyfnod buddsoddi mwyaf
BUDDSODDIADAU PENODEDIG (Rhaid i'r holl fuddsoddiadau a restrir isod fod mewn sterling ac ni allant fod yn gyfalaf benthyciad na chyfranddaliad)							
Swyddfa Rheoli Dyledion Llywodraeth y DU – Cyfleuster Adneuo'r Asiantaeth Rheoli Dyledion (DMADF)	Diderfyn	Diderfyn	Amherthnasol	Fe'u cefnogir gan Lywodraeth y DU	Ydynt	Mewnol	6 mis (Polisi DMO presennol)
Banciau sydd wedi'u gwladoli'n llwyr neu'n rhannol gan Lywodraeth y DU	Gweler Anecs 1	Gweler Anecs 1	Lliw glas ym mandiau cyfnodol Link	Tymor byr F2	Ydynt	Mewnol	1 flwyddyn
Adneuron Tymor Penodol ac Adneuron galw gyda Llywodraeth y DU	Diderfyn	Diderfyn	Amherthnasol	Diogelwch uchel	Ydynt	Mewnol	1 flwyddyn
Adneuron Tymor Penodol ac Adneuron Galw gyda sefydliadau sy'n derbyn adneuron a chanddynt statws credyd (banciau a chymdeithasau adeiladu)	Gweler Atodiad 1	Gweler Atodiad 1	Lliw Melyn, Piws, Oren, Coch neu Wyrdd ar fandiau cyfnodol Link*	Hirdymor Tymor byr A-F1	Ydynt	Mewnol	1 flwyddyn ar gyfer Melyn, Piws ac Oren 6 mis ar gyfer Coch 100 niwrnod ar gyfer Gwyrdd
Tystysgrifau Adneuron a roddir gan sefydliadau sy'n derbyn adneuron a chanddynt statws credyd (banciau a chymdeithasau adeiladu (Angefniant gwarchodol cyn prynu))	£2.5m	£2.5m	Lliw Melyn, Piws, Oren neu Goch ar fandiau cyfnodol Link*	Hirdymor Tymor byr A-F1	Ydynt	Mewnol a rheolw(y)r cronfeydd allanol	1 flwyddyn
Giltiau Llywodraeth y DU (Angefniant gwarchodol cyn prynu))	£2.5m	£2.5m	Amherthnasol	Fe'u cefnogir gan Lywodraeth y DU	Ydynt	Mewnol a rheolw(y)r cronfeydd allanol	1 flwyddyn
Biliau'r Trysorlys (Angefniant gwarchodol cyn prynu))	£2.5m	£2.5m	Amherthnasol	Fe'u cefnogir gan Lywodraeth y DU	Ydynt	Mewnol a rheolw(y)r cronfeydd allanol	1 flwyddyn
Cronfeydd Hylifedd/Marchnad Arian y Llywodraeth – Nid oes gan y cronfeydd hyn ddyddiad aeddfedu ac fel rheol gellir cael mynediad atynt ar yn un diwrnod neu drwy roi rhybudd o un diwrnod	£2m	£2m	AAA	Statws credyd uchaf	Ydynt	Mewnol, yn amodol ar y canllawiau a'r terfynau y cytunwyd arnynt	Ni chaiff y cyfnod buddsoddi ei bennu ar y cychwyn, ond bydd yn dibynnu ar y gofynion llif arian a hylifedd

* Troednodyn – Cyn unrhyw droshaenu byr dymor
Atodiad B

Categori buddsoddi	Terfyn amhenodedig ar gyfer buddsoddiad unigol	Terfyn amhenodedig ar gyfer y categori buddsoddi	Ad-daladwy/Adbrynadwy o fewn 12 mis ?	Amgylchiadau defnyddio'r buddsoddiad	Cyfnod buddsoddi mwyaf
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BUDDSODDIADAU AMHENODEDIG					
Cronfeydd Eiddo	£2.5m	£2.5m	Nac ydynt	Gellir ystyried y cronfeydd hyn yn wariant cyfalaf. Byddai diwydrwydd dyladwy priodol, gan gynnwys cynghorion gan ymgynghorwyr allanol y Cyngor ynghylch y Trysorlys yn cael eu hystyried cyn ymgymryd â buddsoddiad o'r fath.	Mae'n bosibl na phenderfynir ar y cyfnod buddsoddi ar y cychwyn fodd bynnag bydd yn ddibynnol ar y gofynion llif arian a hylifedd

Terfyn penodedig buddsoddiad unigol fesul Grŵp Bancio	Terfyn penodedig y categori buddsoddi	Meini prawf y statws credyd (Ar sail bandiau cyfnodol Link)	Rhestr Sefydlog o Bartïon i Contract Penodol (caiff ei diweddarau'n gyson yng ngoleuni newidiadau i statysau credyd ac o ran bodloni'r meini prawf ar gyfer statysau credyd)
£7m	£7m	GLAS	Wedi'u gwladoli'n rhannol neu'n llwyr (100%) gan Lywodraeth y DU: National Westminster Bank plc (Gan gynnwys cyfrifon galw gyda rhybudd/mynediad uniongyrchol) The Royal Bank of Scotland Plc
£6m	£25m	MELYN neu BIWS neu OREN neu GOCH	Grŵp Bancio/Cymdeithas Adeiladu yn y DU (1): Unrhyw un o'r banciau neu gymdeithasau adeiladu yng nghategori Grŵp Bancio/Cymdeithasau Adeiladu (2), os bydd eu statws yn newid o WYRDD i GOCH neu OREN neu BIWS neu FELYN yn ogystal â HSBC Bank Plc Lloyds Bank Plc Bank of Scotland Plc (Gan gynnwys cyfrifon galw gyda rhybudd/mynediad uniongyrchol) Cymdeithas Adeiladu Nationwide Cymdeithas Adeiladu Coventry
£4m	£8m	MELYN neu BIWS neu OREN neu GOCH neu WYRDD	Grŵp Bancio a rhiant-gwmni tramor: Santander UK plc (gan gynnwys cyfrifon galw gyda rhybudd/mynediad uniongyrchol) Standard Chartered Bank Banc Rhyngwladol Goldman Sachs UBS Ltd
£3m	£6m	MELYN neu BIWS neu OREN neu GOCH neu WYRDD	Grŵp Bancio/Cymdeithas Adeiladu yn y DU (2): Unrhyw un o'r banciau neu gymdeithasau adeiladu yng nghategori Grŵp Bancio/Cymdeithas Adeiladu yn y DU (1) os bydd eu statws yn newid o GOCH i WYRDD yn ogystal â'r canlynol: Cymdeithas Adeiladu Yorkshire Cymdeithas Adeiladu Skipton Cymdeithas Adeiladu Leeds
£13m	£13m	MELYN neu BIWS neu OREN neu GOCH neu WYRDD	Barclays Bank Plc *–Terfyn ar gyfer balansau dros nos ar gyfrifon banc corfforaethol
	£6m		Barclays Bank Plc * – Terfyn ar gyfer adneuon tymor penodol a mynediad uniongyrchol (gan gynnwys Cyfrifon Cadw Gwyrdd) Terfyn Cyfrifon Galw ar gyfer balansau cyfrifon galw.

* Troednodyn – Barclays Bank sy'n darparu gwasanaethau bancio i'r Cyngor ar hyn o bryd

Datganiad Polisi ar Ddarpariaeth Isafswm Refeniw 2022/23

1. Egwyddorion Cyffredinol

- a) Mae Polisi Darpariaeth Isafswm Refeniw arfaethedig y Cyngor ar gyfer 2022/23 yn dilyn egwyddorion y canllawiau a gyhoeddwyd gan Lywodraeth Cymru o dan adran 21(1A) o Ddeddf Llywodraeth Leol 2003, gan ddefnyddio un o'r opsiynau a amlinellir yn y canllawiau, yn ogystal â chyflwyno opsiwn arall a ategir gan egwyddor darpariaeth ddarbodus.
- b) Pennir y cyfnodau oes amcangyfrifedig yn unol â'r Cod Ymarfer ar Gyfrifyddu Awdurdodau Lleol yn y Deyrnas Unedig oni bai fod Llywodraeth Cymru'n mynnu neu'n penderfynu fel arall. I'r graddau nad yw'r gwariant ar gyfer creu ased a'i fod yn wariant y mae cyfnodau oes amcangyfrifedig y cyfeirir atynt yn y canllawiau'n berthnasol iddo, bydd y Cyngor yn mabwysiadu'r cyfnodau hyn yn gyffredinol. Fodd bynnag, mae'r Cyngor yn cadw'r hawl i bennu cyfnodau oes defnyddiol a darpariaeth isafswm refeniw ddarbodus mewn amgylchiadau eithriadol pan na fyddai argymhellion y canllawiau'n briodol.
- c) Oherwydd nad oes modd cysylltu rhai mathau o wariant cyfalaf y Cyngor ag ased unigol, caiff oes ased ei hasesu ar sail sy'n adlewyrchu cyfnod disgwylidig y budd sy'n deillio o'r gwariant yn y modd mwyaf rhesymol. Hefyd, pa fath bynnag o wariant sydd o dan sylw, bydd yn cael ei grwpio mewn modd sy'n adlewyrchu natur prif elfen y gwariant a dim ond yn cael ei wahanu mewn achosion lle mae dwy neu ragor o elfennau gydag oes ddefnyddiol economaidd wahanol iawn i'w gilydd.

2. Dulliau o gyfrifo Darpariaeth Isafswm Refeniw (MRP)

- a) Bydd y gyfran fwyaf o MRP ar gyfer 2022/23 yn gysylltiedig â rhwymedigaethau dyledion mwy hanesyddol a oedd yn bodoli cyn 2008 neu ar ôl 2008 yn achos Benthycy â Chymorth a ariennir gan Lywodraeth Cymru (LIC). Darperir ar gyfer y rhwymedigaeth MRP ar Ofyniad Cyllido Cyfalaf y Cyngor sy'n gysylltiedig â dyledion cyn 2008 a Benthycy â Chymorth ar ôl 2008 a ariennir gan LIC drwy'r Grant Cynnal Refeniw drwy ddefnyddio Opsiwn 3 (dull oes ased) canllawiau LIC 2018 a chymhwyso Dull Blwydd-dal gyda chyfradd llog o 4.20% (cyfartaledd cyfradd benthycy y benthyciadau sy'n weddill ar 01/04/21) dros gyfnod o 44 blynedd, gan gychwyn ar 01/04/2021.
- b) Gan fod Benthycy â Chymorth newydd pellach yn cael ei ddefnyddio yn y Rhaglen Gyfalaf, darperir hefyd ar gyfer rhwymedigaeth MRP pob cyfran newydd o Fenthycy â Chymorth drwy ddefnyddio Opsiwn 3 (dull oes ased) canllawiau 2018 Llywodraeth Cymru ac chymhwyso'r Dull Blwydd-dal.
- c) Bydd cyfran sylweddol o'r MRP ar gyfer 2022/23 yn ymwneud â Benthycy Darbodus Digymorth ers 2008 a ddangosir o fewn y Gofyniad Ariannu Cyfalaf. Darperir rhwymedigaeth MRP ar Ofyniad Cyllido Cyfalaf y Cyngor sy'n ymwneud â Benthycy Digymorth wedi 2008, gan ddefnyddio Opsiwn 3 (dull oes ased) canllawiau 2018 Llywodraeth Cymru a chymhwyso'r Dull Blwydd-dal gyda chyfradd llog o 3.68% (cyfradd llog gyfartalog bwysedig y benthyciad dan sylw) dros gyfnod o 39 o flynyddoedd, gan ddechrau ar 01/04/2021.
- d) Wrth ddefnyddio mwy o'r Benthyciad Darbodus Digymorth yn Rhaglen Gyfalaf, bydd y rhwymedigaeth MRP a ddangosir yn y Gofyniad Cyllido Cyfalaf yn cael ei godi dros gyfnod sy'n gyfwerth ag oes ddefnyddiol amcangyfrifedig yr asedau gan ddefnyddio Opsiwn 3 (dull oes ased) canllawiau Llywodraeth Cymru 2018 a chymhwyso'r Dull Blwydd-dal.
- e) Pan fyddwn yn ymgymryd â Benthycy Dros Dro yn lle derbyniadau cyfalaf a fydd yn dod i law yn y dyfodol (e.e. benthyciadau cyllid ad-daladwy LIC neu Fenthycy Darbodus Digymorth dros dro) byddwn yn parhau â'r egwyddor o beidio â chodi MRP e.e. pan fyddwn yn aros i dderbyniadau cyfalaf ddod i law ar ôl gwerthu asedau diangen.

- f) Pan fydd ased yn cael ei hadeiladu, mae'r Cyngor yn cadw'r hawl i beidio â chodi MRP nes y flwyddyn ariannol ar ôl y flwyddyn y mae'r gwariant cyfalaf yn cael ei wneud ac, yn achos ased newydd, pan fo'r ased yn dechrau cael ei defnyddio.
- g) Codir MRP ar drefniadau credyd PFI dros gyfnod sy'n cyfateb i amcangyfrif oes ddefnyddiol a gymhwysir i'r ased gan ddefnyddio Dull Blwydd-dal.
- h) Pan fydd MRP yn gysylltiedig â phroffil a bennwyd ymlaen llaw sy'n gysylltiedig â threfniant credyd (e.e. Prydles Gyllidol) bydd y cyfrifiad MRP yn cydweddu â'r proffil ad-dalu pwrpasol perthnasol.
- i) Gall y Cyngor ddewis gwneud cyfraniadau MRP gwirfoddol yn ychwanegol at y cyfrifiadau MRP uchod ar unrhyw adeg. E.e. Gall y Cyngor ymdrin â chyfraniadau MRP gwirfoddol fel darpariaeth 'ymlaen llaw' (sy'n cael effaith debyg i ad-dalu dyled yn gynnar) a gall ailgyfrifo taliadau MRP yn y dyfodol yn unol â hynny.

Cyngor Sir Ceredigion County Council - Integrated Impact Assessment (IIA)

An integrated tool to inform effective decision making



This **Integrated Impact Assessment tool** incorporates the principles of the Well-being of Future Generations (Wales) Act 2015 and the Sustainable Development Principles, the Equality Act 2010 and the Welsh Language Measure 2011 (Welsh Language Standards requirements) and Risk Management in order to inform effective decision making and ensuring compliance with respective legislation.

1. PROPOSAL DETAILS: (Policy/Change Objective/Budget saving)

Proposal Title	Treasury Management Policy Statement
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Service Area	Finance and Procurement	Corporate Lead Officer	Stephen Johnson	Corporate Director	Barry Rees
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Name of Officer completing the IIA	Mark Bridges	E-mail	Mark.Bridges@ceredigion.gov.uk	Phone no	3132
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Please give a brief description of the purpose of the proposal

The Local Government Act 2003 requires the Council to set out its Treasury Management Strategy, which explains the Council's policies for managing its investments and debt, and for giving priority to the security and liquidity of those investments.

The Strategy needs to be approved annually by Full Council.

Who will be directly affected by this proposal? (e.g. The general public, specific sections of the public such as youth groups, carers, road users, people using country parks, people on benefits, staff members or those who fall under the protected characteristics groups as defined by the Equality Act and for whom the authority must have due regard).

The Treasury Management Strategy doesn't directly affect any of the groups suggested. It does however set out how the council will manage its investments, debt and liquidity over the coming year. This is a crucial function in managing the council's cash resources that enable the council to carry out all its functions.

VERSION CONTROL: The IIA should be used at the earliest stages of decision making, and then honed and refined throughout the decision making process. It is important to keep a record of this process so that we can demonstrate how we have considered and built in sustainable development, Welsh language and equality considerations wherever possible.

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Author	Decision making stage	Version number	Date considered	Brief description of any amendments made following consideration
Mark Bridges		V1	16.02.22	<i>none</i>

COUNCIL STRATEGIC OBJECTIVES: Which of the Council's Strategic Objectives does the proposal address and how?

Boosting the Economy	The Treasury Management Strategy doesn't necessarily directly address the Council's Strategic Objectives, however it supports all the council's activities by managing the council's cash, investments and debt which obviously enables the Council to Carry out it's activities.
Investing in People's Future	The Treasury Management Strategy doesn't necessarily directly address the Council's Strategic Objectives, however it supports all the council's activities by managing the council's cash, investments and debt which obviously enables the Council to Carry out it's activities.
Enabling Individual and Family Resilience	The Treasury Management Strategy doesn't necessarily directly address the Council's Strategic Objectives, however it supports all the council's activities by managing the council's cash, investments and debt which obviously enables the Council to Carry out it's activities.
Promoting Environmental and Community Resilience	The Treasury Management Strategy doesn't necessarily directly address the Council's Strategic Objectives, however it supports all the council's activities by managing the council's cash, investments and debt which obviously enables the Council to Carry out it's activities.

NOTE: As you complete this tool you will be asked for **evidence to support your views**. These need to include your baseline position, measures and studies that have informed your thinking and the judgement you are making. It should allow you to identify whether any changes resulting from the implementation of the recommendation will have a positive or negative effect. Data sources include for example:

- *Quantitative data - data that provides numerical information, e.g. population figures, number of users/non-users*
- *Qualitative data – data that furnishes evidence of people's perception/views of the service/policy, e.g. analysis of complaints, outcomes of focus groups, surveys*
- *Local population data from the census figures (such as Ceredigion Welsh language Profile and Ceredigion Demographic Equality data)*
- *National Household survey data*
- *Service User data*



- *Feedback from consultation and engagement campaigns*
- *Recommendations from Scrutiny*
- *Comparisons with similar policies in other authorities*
- *Academic publications, research reports, consultants' reports, and reports on any consultation with e.g. trade unions or the voluntary and community sectors, 'Is Wales Fairer' document.*
- *Welsh Language skills data for Council staff*

2. SUSTAINABLE DEVELOPMENT PRINCIPLES: How has your proposal embedded and prioritised the five sustainable development principles, as outlined in the Well-being of Future Generations (Wales) Act 2015, in its development?

Sustainable Development Principle	Does the proposal demonstrate you have met this principle? If yes, describe how. If not, explain why.	What evidence do you have to support this view?	What action (s) can you take to mitigate any negative impacts or better contribute to the principle?
<p>Long Term Balancing short term need with long term and planning for the future.</p>	<p>The Treasury Strategy sets out the Council's approach to managing its investments/debts in both the short and longer term.</p> <p>It does this in a number of ways.</p> <ul style="list-style-type: none"> • Borrowing is only carried out when needed within the Prudential Indicators limits. This stops the Council taking on too much borrowing in the short term to the detriment of the Long Term. • Investments are only made within set limits and with counter-parties that have a minimum credit rating that are continually monitored. • The sets out the Council prioritises Security and Liquidity over yield. This stops the Council making excessive risks with its investments. 	<p>The strategy sets these out within the policy.</p>	

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<p>Collaboration Working together with other partners to deliver.</p>	<p>The Strategy confirms we will work with our Corporate Banking Suppliers (Barclays) and Link Asset Management Services as our Treasury Advisers.</p> <p>The Strategy also sets out an agreed list of counter parties for both investments and borrowing. These all have a minimum credit rating as set out in the strategy and are continually monitored.</p>		
<p>Involvement Involving those with an interest and seeking their views.</p>	<p>n/a</p>		
<p>Prevention Putting resources into preventing problems occurring or getting worse.</p>	<p>The strategy sets out how the council will manage it's cash resources in a proactive way to ensure the Council has money when it is needed. Therefore facilitating the council's objectives/activities.</p>		
<p>Integration Positively impacting on people, economy, environment and culture and trying to benefit all three.</p>	<p>The strategy sets out how the council will manage it's cash resources in a proactive way to ensure the Council has money when it is needed. Therefore facilitating the council's objectives/activities.</p> <p>The Council also has 'Green' Investment accounts on it's counterparty list and uses these accounts when appropriate. This investments are then used to invest in</p>	<p>Barclays provide a annual report detailing benefits/ initiatives from these investments.</p>	

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	Economically Friendly initiative globally.		
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3. WELL-BEING GOALS: Does your proposal deliver any of the seven National Well-being Goals for Wales as outlined on the Well-being of Future Generations (Wales) Act 2015? Please explain the impact (positive and negative) you expect, together with suggestions of how to mitigate negative impacts or better contribute to the goal. We need to ensure that the steps we take to meet one of the goals aren't detrimental to meeting another.

Well-being Goal	Does the proposal contribute to this goal? Describe the positive or negative impacts.	What evidence do you have to support this view?	What action (s) can you take to mitigate any negative impacts or better contribute to the goal?
3.1. A prosperous Wales Efficient use of resources, skilled, educated people, generates wealth, provides jobs.	The Treasury Management Strategy doesn't necessarily directly address the Well-being goals, however it supports all the council's activities by managing the council's cash, investments and debt which obviously enables the Council to Carry out it's activities.		
3.2. A resilient Wales Maintain and enhance biodiversity and ecosystems that support resilience and can adapt to change (e.g. climate change).	The Treasury Management Strategy doesn't necessarily directly address the Well-being goals, however it supports all the council's activities by managing the council's cash, investments and debt which obviously enables the Council to Carry out it's activities.		
3.3. A healthier Wales People's physical and mental wellbeing is maximised and health impacts are understood.	The Treasury Management Strategy doesn't necessarily directly address the Well-being goals, however it supports all the council's activities by managing the council's cash, investments and debt which obviously enables the Council to Carry out it's activities.		
3.4. A Wales of cohesive communities	The Treasury Management Strategy doesn't necessarily directly address the		

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<p>Communities are attractive, viable, safe and well connected.</p>	<p>Well-being goals, however it supports all the council's activities by managing the council's cash, investments and debt which obviously enables the Council to Carry out it's activities.</p>		
<p>3.5. A globally responsible Wales Taking account of impact on global well-being when considering local social, economic and environmental well-being.</p>	<p>The Treasury Management Strategy doesn't necessarily directly address the Well-being goals, however it supports all the council's activities by managing the council's cash, investments and debt which obviously enables the Council to Carry out it's activities.</p> <p>The Council also has 'Green' Investment accounts on it's counterparty list and uses these accounts when appropriate. This investments ar ethen used to invest in Economically Friendly initiative globally.</p>		

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<p>3.6. A more equal Wales People can fulfil their potential no matter what their background or circumstances.</p> <p><i>In this section you need to consider the impact on equality groups, the evidence and any action you are taking for improvement.</i></p> <p><i>You need to consider how might the proposal impact on equality protected groups in accordance with the Equality Act 2010?</i></p> <p><i>These include the protected characteristics of age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or beliefs, gender, sexual orientation.</i></p> <p>Please also consider the following guide:: Equality Human Rights - Assessing Impact & Equality Duty</p>	<p>Describe why it will have a positive/negative or negligible impact.</p> <p><i>Using your evidence consider the impact for each of the protected groups. You will need to consider do these groups have equal access to the service, or do they need to receive the service in a different way from other people because of their protected characteristics. It is not acceptable to state simply that a proposal will universally benefit/disadvantage everyone. You should demonstrate that you have considered all the available evidence and address any gaps or disparities revealed.</i></p>	<p>What evidence do you have to support this view?</p> <p><i>Gathering Equality data and evidence is vital for an IIA. You should consider who uses or is likely to use the service. Failure to use <u>data</u> or <u>engage</u> where change is planned can leave decisions open to legal challenge. Please link to involvement box within this template. Please also consider the general guidance.</i></p>	<p>What action (s) can you take to mitigate any negative impacts or better contribute to positive impacts?</p> <p><i>These actions can include a range of positive actions which allows the organisation to treat individuals according to their needs, even when that might mean treating some more favourably than others, in order for them to have a good outcome. You may also have actions to identify any gaps in data or an action to engage with those who will/likely to be effected by the proposal. These actions need to link to Section 4 of this template.</i></p>												
<p>Age Do you think this proposal will have a positive or a negative impact on people because of their age? (Please tick ✓)</p> <table border="1" data-bbox="69 965 786 1394"> <tr> <td data-bbox="69 965 293 1114">Children and Young People up to 18</td> <td data-bbox="293 965 448 1114">Positive</td> <td data-bbox="448 965 616 1114">Negative</td> <td data-bbox="616 965 786 1114">None/ Negligible ✓</td> </tr> <tr> <td data-bbox="69 1114 293 1273">People 18-50</td> <td data-bbox="293 1114 448 1273">Positive</td> <td data-bbox="448 1114 616 1273">Negative</td> <td data-bbox="616 1114 786 1273">None/ Negligible ✓</td> </tr> <tr> <td data-bbox="69 1273 293 1394">Older People 50+</td> <td data-bbox="293 1273 448 1394">Positive</td> <td data-bbox="448 1273 616 1394">Negative</td> <td data-bbox="616 1273 786 1394">None/ Negligible ✓</td> </tr> </table>	Children and Young People up to 18	Positive	Negative	None/ Negligible ✓	People 18-50	Positive	Negative	None/ Negligible ✓	Older People 50+	Positive	Negative	None/ Negligible ✓	<p>The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.</p>		
Children and Young People up to 18	Positive	Negative	None/ Negligible ✓												
People 18-50	Positive	Negative	None/ Negligible ✓												
Older People 50+	Positive	Negative	None/ Negligible ✓												

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Disability Do you think this proposal will have a positive or a negative impact on people because of their disability? (Please tick ✓)				The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
Hearing Impairment	Positive	Negative	None/ Negligible			
			✓			
Physical Impairment	Positive	Negative	None/ Negligible			
			✓			
Visual Impairment	Positive	Negative	None/ Negligible			
			✓			
Learning Disability	Positive	Negative	None/ Negligible			
			✓			
Long Standing Illness	Positive	Negative	None/ Negligible			
			✓			
Mental Health	Positive	Negative	None/ Negligible			
			✓			
Other	Positive	Negative	None/ Negligible			
			✓			
Transgender Do you think this proposal will have a positive or a negative impact on transgender people?				The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
Transgender	Positive	Negative	None/ Negligible			
			✓			

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Marriage or Civil Partnership Do you think this proposal will have a positive or a negative impact on marriage or Civil partnership? (Please tick ✓)				The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
Marriage	Positive	Negative	None/ Negligible			
			✓			
Civil partnership	Positive	Negative	None/ Negligible			
			✓			
Pregnancy or Maternity Do you think this proposal will have a positive or a negative impact on pregnancy or maternity? (Please tick ✓)				The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
Pregnancy	Positive	Negative	None/ Negligible			
			✓			
Maternity	Positive	Negative	None/ Negligible			
			✓			
Race Do you think this proposal will have a positive or a negative impact on race? (Please tick ✓)				The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
White	Positive	Negative	None/ Negligible			
			✓			
Mixed/Multiple Ethnic Groups	Positive	Negative	None/ Negligible			

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			✓			
Asian / Asian British	Positive	Negative	None/ Negligible			
			✓			
Black / African / Caribbean / Black British	Positive	Negative	None/ Negligible			
			✓			
Other Ethnic Groups	Positive	Negative	None/ Negligible			
			✓			

Religion or non-beliefs Do you think this proposal will have a positive or a negative impact on people with different religions, beliefs or non-beliefs? (Please tick ✓)				The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
Christian	Positive	Negative	None/ Negligible			
			✓			
Buddhist	Positive	Negative	None/ Negligible			
Hindu	Positive	Negative	None/ Negligible			
			✓			
Humanist	Positive	Negative	None/ Negligible			
			✓			
Jewish	Positive	Negative	None/ Negligible			
			✓			
Muslim	Positive	Negative	None/			

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			Negligible			
			✓			
Sikh	Positive	Negative	None/ Negligible			
			✓			
Non-belief	Positive	Negative	None/ Negligible			
			✓			
Other	Positive	Negative	None/ Negligible			
			✓			

Sex Do you think this proposal will have a positive or a negative impact on men and/or women? (Please tick ✓)				The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
Men	Positive	Negative	None/ Negligible			
			✓			
Women	Positive	Negative	None/ Negligible			
			✓			

Sexual Orientation Do you think this proposal will have a positive or a negative impact on people with different sexual orientation? (Please tick ✓)				The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
Bisexual	Positive	Negative	None/ Negligible			
			✓			
Gay Men	Positive	Negative	None/ Negligible			
			✓			

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			✓			
Gay Women / Lesbian	Positive	Negative	None/ Negligible			
			✓			
Heterosexual / Straight	Positive	Negative	None/ Negligible			
			✓			

Having due regards in relation to the three aims of the Equality Duty - determine whether the proposal will assist or inhibit your ability to eliminate discrimination; advance equality and foster good relations.

3.6.2. How could/does the proposal help advance/promote equality of opportunity?

The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.

3.6.3. How could/does the proposal/decision help to eliminate unlawful discrimination, harassment, or victimisation?

The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.

3.6.4. How could/does the proposal impact on advancing/promoting good relations and wider community cohesion?

You should consider whether the proposal with help you to: ● Tackle prejudice ● Promote understanding

The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.

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3.7. A Wales of vibrant culture and thriving Welsh language Culture, heritage and Welsh Language are promoted and protected. <i>In this section you need to consider the impact, the evidence and any action you are taking for improvement. This in order to ensure that the opportunities for people who choose to live their lives and access services through the medium of Welsh are not inferior to what is afforded to those choosing to do so in English, in accordance with the requirement of the Welsh Language Measure 2011.</i>				Describe why it will have a positive/negative or negligible impact.	What evidence do you have to support this view?	What action (s) can you take to mitigate any negative impacts or better contribute to positive impacts?
Will the proposal be delivered bilingually (Welsh & English)?	Positive	Negative	None/ Negligible	The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
			✓			
Will the proposal have an effect on opportunities for persons to use the Welsh language?	Positive	Negative	None/ Negligible	The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
			✓			
Will the proposal increase or reduce the opportunity for persons to access services through the medium of Welsh?	Positive	Negative	None/ Negligible	The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		
			✓			
How will the proposal treat the Welsh language	Positive	Negative	None/ Negligible	The Strategy sets out how the council will		

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no less favourably than the English language?			✓	manage it's cash, investments and debt. It will not have a direct affect here.		
Will it preserve promote and enhance local culture and heritage?	Positive	Negative	None/ Negligible ✓	The Strategy sets out how the council will manage it's cash, investments and debt. It will not have a direct affect here.		

4. STRENGTHENING THE PROPOSAL: If the proposal is likely to have a negative impact on any of the above (including any of the protected characteristics), what practical changes/actions could help reduce or remove any negative impacts as identified in sections 2 and 3?

4.1 Actions.

What are you going to do?	When are you going to do it?	Who is responsible?	Progress
n/a			

4.2. If no action is to be taken to remove or mitigate negative impacts please justify why.

(Please remember that if you have identified unlawful discrimination, immediate and potential, as a result of this proposal, the proposal must be changed or revised).

4.3. Monitoring, evaluating and reviewing.

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How will you monitor the impact and effectiveness of the proposal?

5. RISK: What is the risk associated with this proposal?

Impact Criteria	1 - Very low	2 - Low	3 - Medium	4 - High	5 - Very High
Likelihood Criteria	1 - Unlikely to occur	2 - Lower than average chance of occurrence	3 - Even chance of occurrence	4 - Higher than average chance of occurrence	5 - Expected to occur

Risk Description	Impact (severity)	Probability (deliverability)	Risk Score
The Council runs out of cash	5	1	5
Investments default	4	2	8
Interest rates increase causing Borrowing to be unaffordable	3	2	6

Does your proposal have a potential impact on another Service area?

NO



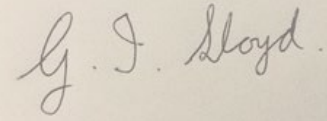
6. SIGN OFF

Position	Name	Signature	Date
Service Manager	Mark Bridges	<i>M. A. Bridges</i>	16/02/2022

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Corporate Lead Officer	Stephen Johnson			16/02/2022
Corporate Director	Barry Rees			16/02/2022
Portfolio Holder	Cllr. Gareth Lloyd			16/02/2022