

CYNGOR SIR CEREDIGION

Adroddiad i'r:	Cabinet
Dyddiad y cyfarfod:	5 Gorffennaf, 2022
Teitl:	Polisi Sicrwydd a Bondiau Corfforaethol
Diben yr adroddiad:	Cytuno ar Bolisi Sicrwydd a Bondiau Corfforaethol
Er:	Penderfyniad
Portffolio Cabinet ac Aelod Cabinet:	Y Cyngorydd Gareth Davies – Gwasanaethau Cyllid a Chaffael

CEFNDIR: Cynigir bod y Cyngor yn cyflwyno polisi bondiau corfforaethol sydd wedi'i hatodi fel Atodiad 1 er mwyn i swyddogion gael dull clir, teg a chyson o gymeradwyo ac ymrwymo i fondiau gyda thrydydd partïon.

Ystyriwyd y polisi yng nghyfarfod y Pwyllgor Trosolwg a Chraffu Adnoddau Corfforaethol a gynhaliwyd ar 21 Mehefin 2022, lle argymhellwyd bod y Cyngor yn cadw rhestr o bersonau sy'n gymwys i fod yn warantwr.

Asesiad Effaith Integredig: **A oes Asesiad Effaith Integredig wedi'i gwblhau? Oes**

Llesiant Cenedlaethau'r Dyfodol: **Hirdymor: Sicrhau bod cyllid ar gael yn y dyfodol yn dibynnu ar amodau yn y cytundebau perthnasol**
Integreiddio: Amherthnasol
Cydweithio: Amherthnasol
Cynnwys: Amherthnasol
Atal: Sicrhau bod cyllid ar gael os bydd Contractwyr neu Ddatblygwyr yn methu â chyflawni eu cytundebau

Argymhellion: **(i) bond a geir mewn arian parod yw dewis y Cyngor.**

(ii) Mae bond sy'n cael ei sicrhau gan drydydd parti yn ei gwneud yn ofynnol i'r trydydd parti fod â statws credyd Moody's o A3 neu statws credyd gyda Standard & Poor's neu Fitch o A

(iii) i'r Cabinet: cymeradwyo'r Polisi Bondiau a Sicrwydd (Atodiad 1)

Rheswm dros y penderfyniad:	Sicrhau y gellir cael gafael ar fondiau'n hawdd a'u defnyddio'n hawdd os oes angen a bod bondiau a sicrhawyd gyda thrydydd partïon yn cael eu llunio â thrydydd partïon â statws credyd uchel yn unig er mwyn diogelu sefyllfa'r Cyngor.
Trosolwg a Chraffu:	Ystyriwyd gan y Pwyllgor Trosolwg a Chraffu Adnoddau Corfforaethol ar 21 Mehefin 2022
Fframwaith Polisi:	Polisi Sicrwydd a Bondiau Corfforaethol
Blaenoriaethau Corfforaethol:	Hybu'r Economi Galluogi Cydnerthedd Uniglion a Theuluoedd
Goblygiadau ariannol:	Yn cydymffurfio
Pwerau Statudol:	Deddf Cyllid Llywodraeth Leol 1972
Papurau Cefndir:	Dim
Atodiadau:	1 - Polisi Sicrwydd a Bondiau Corfforaethol
Swyddog Arweiniol Corfforaethol:	Stephen Johnson, Cyllid a Chaffael
Swyddog Adrodd:	Justin Davies, Rheolwr Corfforaethol – Cyllid Craidd
Dyddiad:	21 Mehefin, 2022



Cyngor Sir CEREDIGION County Council

**Cyllid a Chaffael a Phrifyrdd a
Gwasanaethau Amgylcheddol | Finance and
Procurement and Highways and
Environmental Services**

Polisi a Gweithdrefnau

Bondiau a Sicrwydd

Mehefin 2022



Rheoli Fersiynau

Fersiwn	Dyddiad	Awdur	Sylw
1.0	Mehefin 2022	Cyllid	Mewnbwn y Gwasanaethau Cyfreithiol a Llywodraethu a Phrifyrdd a Gwasanaethau Amgylcheddol

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Polisi

1. Cyflwyniad

1.1 Er mwyn sicrhau bod dull clir o weithredu yn cael ei ddefnyddio ar gyfer cymeradwyo gwarantwr, mae Cyngor Sir Ceredigion yn bwriadu i'r polisi hwn gael ei weithredu gan swyddogion er mwyn lleihau'r risg i'r Cyngor a sicrhau bod dull teg a chyson o weithredu yn cael ei fabwysiadu ym mhob achos.

2. Pwrpas y Polisi hwn

2.1 Pwrpas y polisi hwn yw sicrhau bod y Cyngor yn dilyn y drefn gywir pan fo'r Cyngor angen Bond Perfformiad (a elwir weithiau yn Fond Gwarant Adeiladu) gan gontractwr mewn perthynas â chontractau a ddyfarnwyd gan y Cyngor yn unol â'i Reolau Gweithdrefn Contractau. Mae'r bond yn rhoi amddiffyniad i'r Cyngor rhag unrhyw golledion ac iawndal a gafwyd o ganlyniad i fethiant y parti contractio i gyflawni ei rwymedigaethau cytundebol.

2.2 Bydd y polisi'n berthnasol i unrhyw fond sydd ei angen ar y Cyngor gan gynnwys, ond heb fod yn gyfyngedig i, fondiau contractau fel y cyfeirir atynt uchod, bondiau sy'n ymwneud â Chytundebau adran 38/278 a Chytundebau Systemau Draenio Cynaliadwy (SDCau) fel y manylir isod.

2.3 Mae'r Cyngor yn llunio Cytundebau Adran 38/278 (Deddf Priffyrdd 1980) gyda datblygwr pan fo'r datblygwr hwnnw eisiau adeiladu ffordd ystâd newydd ar gyfer traffig diwydiannol, preswyl neu gyffredinol ac yn dymuno cynnig y ffordd honno i'r Cyngor ei mabwysiadu fel priffordd gyhoeddus. Mae mechniwr/gwarantwr yn llunio Cytundeb adran 38/278 ochr yn ochr â'r datblygwr fel y gall y Cyngor ddefnyddio'r bond i sicrhau bod gwaith yn cael ei wneud i gwblhau ffyrdd ystadau i'r safon briodol os na fydd y datblygwr yn bodloni ei ofynion cytundebol.

2.4 Mae'r Cyngor yn llunio Cytundebau SDCau (Atodlen 3 Deddf Rheoli Llifogydd a Dŵr 2010 a deddfwriaeth ddilynol a wnaed yn unol â hi) gyda datblygwr pan fydd yn rhaid i'r datblygwr hwnnw adeiladu systemau draenio cynaliadwy fel rhan o'u datblygiad y gellir eu mabwysiadu gan y Cyngor fel y Corff Cymeradwyo SDCau. Yn debyg i Gytundebau adran 38/278, mae mechniwr/gwarantwr yn llunio Cytundeb y SDCau ochr yn ochr â'r datblygwr fel y gall y Cyngor alw'r bond i mewn

a'i ddefnyddio i wneud y gwaith hyd at safon fabwysiadwy os na fydd y datblygwr yn bodloni ei ofynion cytundebol o dan y cytundeb.

2.5 Bydd y Cyngor yn gyfrifol am nodi gwerth y Bond sydd ei angen (ac unrhyw gynnydd blynyddol ar gyfer chwyddiant neu unrhyw gynnydd penodol arall fel y bo'n briodol gan y Cyngor) a hefyd nodi gwerth ac amseriad unrhyw ryddhad rhannol drwy gydol cyfnod y contract/cytundeb sy'n berthnasol i'r bond.

Gweithdrefn

3. Cyflwyniad

Cyn i'r Cyngor lunio unrhyw gontract/cytundeb sydd â bond a ddarperir gan 3^{ydd} parti ac eithrio bondiau a gefnogir gan arian parod), bydd y swyddog(ion) sy'n delio â'r contract/cytundeb yn cyfeirio manylion y mechniwr/gwarantwr arfaethedig a swm y bond i'r Gwasanaethau Cyllid a Chaffael am wiriad diwydrwydd dyladwy. Yn dilyn y gwiriad diwydrwydd dyladwy bydd y Gwasanaeth Cyllid a Chaffael yn cadarnhau i'r swyddog(ion) perthnasol a yw'r mechniwr/gwarantwr wedi'i gymeradwyo dan ddarpariaethau'r polisi hwn. Manylir isod ar y mathau o fondiau a'r mathau o fechniwr/gwarantwr sy'n dderbyniol i'r Cyngor.

3.1 **Bondiau a gefnogir gan Arian Parod**

Mae'r Cyngor yn ffafrio derbyn bond a delir mewn 'arian parod'. Byddai unrhyw fond arian parod yn cael ei dalu i'r Cyngor yn unol â thelerau'r contract/cytundeb y mae'r bond yn ymwneud ag ef. Pan fodlonir y gofynion cytundebol bydd y bond yn cael ei ad-dalu, gyda llog wedi'i ychwanegu, i'r contractwr neu'r datblygwr – gallai hyn ddigwydd mewn taliadau fesul cam yn dibynnu ar y cytundeb sydd yn ei le. Os nad yw'r contractwr neu'r datblygwr yn cwrdd â'r gofynion cytundebol, yna gall y Cyngor ddefnyddio'r bond ynghyd â'r llog i sicrhau bod y gofynion yn cael eu cyflawni. Y bond sy'n seiliedig ar arian parod yw'r ffordd hawsaf a mwyaf diogel i'r Cyngor sicrhau bod arian ar gael yn rhwydd a fydd yn arwain at gwblhau gwaith.

3.2 **Bondiau nad ydynt yn cael eu Cefnogi gan Arian Parod**

Os nad oes bond wedi'i gefnogi gan arian parod ar gael, fe fydd y Cyngor yn derbyn bond a warantwyd gan drydydd parti - cyfeirir at y rhain yn gyffredin fel bondiau sicrwydd ac fe'u llunnir ar yr un pryd â'r contract/cytundeb gyda'r Cyngor. Mae'r contractwr neu'r datblygwr yn talu premiwm i 'warantwr' i warantu cost darparu bond. Mae'r 'gwarantwr' yn ysgwyddo'r cyfrifoldeb o dalu arian i'r Cyngor os yw'r contractwr neu'r datblygwr yn diffyg dalu, neu'n methu â gwneud taliadau yn amodol ar y cytundeb cytundebol gyda'r Cyngor.

Mae'n rhaid i 'warantwr' derbyniol fod â statws credyd hirdymor priodol. Y tair asiantaeth gydnabyddedig o ran statws credyd yw Moody's, Standard & Poor's a Fitch. Felly, rhaid i 'warantwr' derbyniol fod â statws credyd gyda Moody's o A3 neu statws credyd gyda Standard & Poor's neu Fitch o A-.

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	Corporate Bonds and Sureties Policy				
Service Area	Finance and Procurement	Corporate Lead Officer	Stephen Johnson	Strategic Director	Barry Rees
Name of Officer completing the IIA	Mark Bridges	E-mail	Mark.Bridges@ceredigion.gov.uk	Phone no	01970 633132

Please give a brief description of the purpose of the proposal

The proposal aims to set out a clear, transparent policy which is to be followed when the Council requires a bond

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).

Those directly affected by this proposal include;

- Developers/contractors tendering for contracts awarded by the council
- Developers who the Council requires to have a bond in place relating to s.38/278 Agreements and Sustainable Drainage Systems Agreements
- Individuals and companies where the Council requires a bond
- Organisations/individuals who provide surety bonds
- Staff members within the Council involved in awarding and managing contracts that require a bond. Also including officers in Finance & Procurement and Legal & Governance.

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.

Author	Decision making stage	Version number	Date considered	Brief description of any amendments made following consideration
Mark Bridges	Cabinet	V1	22/06/2022	none

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COUNCIL STRATEGIC OBJECTIVES: Which of the Council's Strategic Objectives does the proposal address and how?	
Boosting the Economy	<p>The policy will allow the Council to apply a consistent, transparent criteria when accepting Performance Bonds from contractors with regard to construction contracts awarded by the Council. For example, the criteria includes a minimum credit rating for organisations ('bondsman') providing surety bonds. this</p> <ul style="list-style-type: none"> • Reduces the risk that a bondsman doesn't have the financial capacity to fulfil its obligations should the Council 'call-in' the surety bond in the event a contractor is unable to fulfil their obligations. This will help ensure that infrastructure/ constructions projects are completed. • Provides clarity for contractors, council officers and bondsmen regarding the Council's requirements. • Will support Section 38 / 278 Agreements, the policy ensures bondsmen have the appropriate financial capacity to satisfy requirements of any bond.
Investing in People's Future	<ul style="list-style-type: none"> • The point above regarding Section 38 / 278 Agreements can also be applied to residential developments which helps to provide greater security for purchasers.
Enabling Individual and Family Resilience	<ul style="list-style-type: none"> • n/a
Promoting Environmental and Community Resilience	<ul style="list-style-type: none"> • n/a

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*

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- *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?
Long Term Balancing short term need with long term and planning for the future.	<ul style="list-style-type: none"> • <i>The policy can be used for the foreseeable future.</i> • <i>The policy provides clarity for construction & infrastructure contracts and for s38 & s278 agreements that will have both short and long-term benefits.</i> 	<i>Current experience of officers in Legal & Governance, Finance & Procurement and contractors agreeing the acceptability and suitability of a proposed bond.</i>	<i>Adopting a transparent fully agreed upon criteria as set out in the proposal.</i>
Collaboration Working together with other partners to deliver.	<ul style="list-style-type: none"> • <i>The policy ensures Council partners such as contractors bidding for construction contracts have greater clarity with the Council's requirements.</i> 	<i>Current experience of officers in Legal & Governance, Finance & Procurement and Contractors / Developers agreeing the acceptability and suitability of a proposed bond.</i> <i>We have also used data from our Treasury Management Advisors to assess the appropriate Credit Ratings as there is a need to ensure surety bonds can be called upon with confidence in future years.</i>	<i>Adopting a transparent fully agreed upon criteria as set out in the proposal.</i>
Involvement Involving those with an interest and seeking their views.	<ul style="list-style-type: none"> • <i>Officer input from Finance & Procurement and Legal & Governance have been sought in developing an appropriate policy. Both services have experience of dealing with bonds over the years, particularly trying to seek agreement where uncertainty currently exists around what is an acceptable bond and bondsman. Both have worked together to develop the clarity/criteria within the proposal.</i> 	<i>Current experience of officers in Legal & Governance, Finance & Procurement and Contractors / Developers agreeing a proposed bond.</i>	<i>Adopting a transparent fully agreed upon criteria as set out in the proposal.</i>
Prevention Putting resources into preventing problems occurring or getting worse.	<ul style="list-style-type: none"> • <i>As already stated the proposal aims to provide clarity around acceptable bonds going forward.</i> • <i>The policy will also provide some extra reassurance around the financial capacity/ standing of bondmen used. This will reduce the risk of works not being</i> 	<i>Current/past experience of Council Officers</i>	<i>Adopting a transparent fully agreed upon criteria as set out in the proposal.</i>

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	<p><i>completed and safeguards the Councils financial resources.</i></p>		
<p>Integration Positively impacting on people, economy, environment and culture and trying to benefit all three.</p>	<ul style="list-style-type: none"> • <i>The policy has been developed by both the Legal & Governance Service and Finance & Procurement to integrate the decision making process between the services.</i> • <i>The policy will also enable to the council to better communicate with stakeholders, particularly contractors and developers, around the requirements regarding bonds</i> • <i>The policy will be integrated into the procurement/ contract awarding process and S38 / S278 agreements and other agreements where a bond is required.</i> 	<p><i>Current/past experience of Council Officers</i></p>	<p><i>Adopting a transparent fully agreed upon criteria as set out in the proposal.</i></p>

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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.	<ul style="list-style-type: none"> Reduces the risk that construction contracts and developments are not completed. These projects will have benefits which this policy will indirectly support. Provides council officers clarity regarding acceptable bond arrangements which should reduce the amount of officer time involved. 	<ul style="list-style-type: none"> Current/past experience regarding bonds 	n/a
3.2. A resilient Wales Maintain and enhance biodiversity and ecosystems that support resilience and can adapt to change (e.g. climate change).	<ul style="list-style-type: none"> Reduces the risk that construction contracts and developments are not completed. These projects will have benefits which this policy will indirectly support. Provides council officers clarity regarding acceptable bond arrangements which should reduce the amount of officer time involved. 	<ul style="list-style-type: none"> Current/past experience regarding bonds 	n/a
3.3. A healthier Wales People's physical and mental wellbeing is maximised and health impacts are understood.	none	n/a	n/a
3.4. A Wales of cohesive communities Communities are attractive, viable, safe and well connected.	<ul style="list-style-type: none"> same as stated above for A prosperous Wales and A resilient Wales. Will help to reduce the risk that roads on new developments will not meet an agreed standard 	<ul style="list-style-type: none"> Current/past experience regarding bonds 	n/a
3.5. A globally responsible Wales Taking account of impact on global well-being when considering local social, economic and environmental well-being.	none	n/a	n/a

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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="69 991 786 1385"> <thead> <tr> <th></th> <th>Positive</th> <th>Negative</th> <th>None/ Negligible</th> </tr> </thead> <tbody> <tr> <td>Children and Young People up to 18</td> <td></td> <td></td> <td>✓</td> </tr> <tr> <td rowspan="2">People 18-50</td> <td>Positive</td> <td>Negative</td> <td>None/ Negligible</td> </tr> <tr> <td></td> <td></td> <td>✓</td> </tr> <tr> <td rowspan="2">Older People 50+</td> <td>Positive</td> <td>Negative</td> <td>None/ Negligible</td> </tr> <tr> <td></td> <td></td> <td>✓</td> </tr> </tbody> </table>		Positive	Negative	None/ Negligible	Children and Young People up to 18			✓	People 18-50	Positive	Negative	None/ Negligible			✓	Older People 50+	Positive	Negative	None/ Negligible			✓	<p>The policy doesn't have a tangible direct affect that could be considered here.</p>		
	Positive	Negative	None/ Negligible																						
Children and Young People up to 18			✓																						
People 18-50	Positive	Negative	None/ Negligible																						
			✓																						
Older People 50+	Positive	Negative	None/ Negligible																						
			✓																						
<p>Disability</p>																									

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Do you think this proposal will have a positive or a negative impact on people because of their disability? (Please tick ✓)				The policy doesn't have a tangible direct affect that could be considered 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? (Please tick ✓)				The policy doesn't have a tangible direct affect that could be considered 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 policy doesn't have a tangible direct affect that could be considered 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 policy doesn't have a tangible direct affect that could be considered 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 policy doesn't have a tangible direct affect that could be considered here.		
White	Positive	Negative	None/ Negligible			
			✓			
Mixed/Multiple Ethnic Groups	Positive	Negative	None/ Negligible			
			✓			
	Positive	Negative	None/			

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Asian / Asian British			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 policy doesn't have a tangible direct affect that could be considered 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/ Negligible			
			✓			
Sikh	Positive	Negative	None/			

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			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 policy doesn't have a tangible direct affect that could be considered 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 policy doesn't have a tangible direct affect that could be considered here.		
Bisexual	Positive	Negative	None/ Negligible			
			✓			
Gay Men	Positive	Negative	None/ Negligible			
			✓			
Gay Women / Lesbian	Positive	Negative	None/ Negligible			

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			✓			
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?

You should consider whether the proposal will help you to: ● Remove or minimise disadvantage ● To meet the needs of people with certain characteristics ● Encourage increased participation of people with particular characteristics

The policy doesn't have a tangible direct affect that could be considered here.

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

You should consider whether there is evidence to indicate that: ● The proposal may result in less favourable treatment for people with certain characteristics ● The proposal may give rise to indirect discrimination ● The proposal is more likely to assist or impeded you in making reasonable adjustments

The policy doesn't have a tangible direct affect that could be considered 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 policy doesn't have a tangible direct affect that could be considered here.

Having due regard of the Socio-Economic Duty of the Equality Act 2010.

Socio-Economic Disadvantage is living in less favourable social and economic circumstances than others in the same society.

As a listed public body, Ceredigion County Council is required to have due regard to the Socio-Economic Duty of the Equality Act 2010. Effectively this means carrying out a poverty impact assessment. The duty covers all people who suffer socio-economic disadvantage, including people with protected characteristics.

3.6.5 What evidence do you have about socio-economic disadvantage and inequalities of outcome in relation to the proposal?

Describe why it will have a positive/negative or negligible impact.

The policy doesn't have a tangible direct affect that could be considered here.

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What evidence do you have to support this view?

The policy doesn't have a tangible direct affect that could be considered here.

What action(s) can you take to mitigate any negative impacts or better contribute to positive impacts?

The policy doesn't have a tangible direct affect that could be considered 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 ✓	There will be no impact regarding the use of the Welsh Language.		
Will the proposal have an effect on opportunities for persons to use the Welsh language?	Positive	Negative	None/ Negligible ✓	There will be no impact regarding the use of the Welsh Language.		
Will the proposal increase or reduce the opportunity for persons to access services through the medium of Welsh?	Positive	Negative	None/ Negligible ✓	There will be no impact regarding the use of the Welsh Language.		
How will the proposal treat the Welsh language no less favourably than the English language?	Positive	Negative	None/ Negligible ✓	There will be no impact regarding the use of the Welsh Language.		
Will it preserve promote and enhance local culture and heritage?	Positive	Negative	None/ Negligible	There will be no impact regarding the use of the Welsh Language.		



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).

n/a

4.3. Monitoring, evaluating and reviewing.

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

Consider the amount of time spent by officers agreeing bonds and the length of time taken to agree arrangements

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



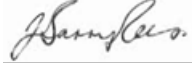
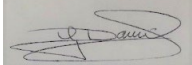
Impact Criteria	1 - Very low	2 - Low	3 - Medium	4 - High	5 - Very High
Likelihood Criteria	1 - Unlikely to occur	2 - Lower than average chance of occurrence	3 - Even chance of occurrence	4 - Higher than average chance of occurrence	5 - Expected to occur
Risk Description	Impact (severity)		Probability (deliverability)		Risk Score
The proposed criteria reduces the number of available bondsman	2		1		2

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Does your proposal have a potential impact on another Service area?			
Yes – Any service and Legal & Governance officers that is involved with a scheme or agreement that requires a bond be affected. The effect will be a positive one as they will now have clarity regarding the requirements for the bond.			

6. SIGN OFF			
Position	Name	Signature	Date
Service Manager	Mark Bridges		22/06/22
Corporate Lead Officer / Deputy S151	Justin Davies		24/06/22
Strategic Director	Barry Rees		27/06/22
Portfolio Holder	Gareth Davies		27/06/22