

**FINANCE, AUDIT AND RISK COMMITTEE
20 JULY 2020**

***PART 1 – PUBLIC DOCUMENT**

TITLE OF REPORT: FINANCIAL IMPACTS OF COVID-19

REPORT OF THE SERVICE DIRECTOR - RESOURCES

EXECUTIVE MEMBER: Finance and IT

COUNCIL PRIORITY: BE A MORE WELCOMING AND INCLUSIVE COUNCIL / BUILD THRIVING AND RESILIENT COMMUNITIES / RESPOND TO CHALLENGES TO THE ENVIRONMENT / ENABLE AN ENTERPRISING AND CO-OPERATIVE ECONOMY / SUPPORT THE DELIVERY OF GOOD QUALITY AND AFFORDABLE HOMES

1. EXECUTIVE SUMMARY

- 1.1 This report summarises the forecast financial impact of Covid-19 on the Council and the implications that arise from this.

2. RECOMMENDATIONS

- 2.1. That Cabinet notes the forecast financial impact of Covid-19, but that this could be subject to significant change. The budgets will be formally adjusted as part of the Quarter 1 revenue budget monitor.
- 2.2. That Cabinet approves the delay of the capital spend of £2,809k to 2021/22 onwards, as detailed in table 6.

That Cabinet recommend to Full Council:

- 2.3. That Council notes the forecast impact of Covid-19 in comparison to available reserves, and confirms that these reserves will be used to fund the impact. This means that an emergency budget is not required.
- 2.4. That Council approves that £350k is added to the Capital Programme for the resurfacing of the top deck of the Lairage Car Park, Hitchin
- 2.5. That Council approves an addition to the Investment Strategy that would allow the Council to provide a loan to Hertfordshire Building Control of £65k, if it is required.

3. REASONS FOR RECOMMENDATIONS

- 3.1. To ensure that the financial impacts of Covid-19 are recognised and make the necessary changes to allow the Council to manage its budgets.

4. ALTERNATIVE OPTIONS CONSIDERED

- 4.1. The main alternative option is that the Council could look at implementing an emergency budget. This would require the identification of options that are quick to implement and would save the Council money. It is considered that, based on current projections, it is better for the Council to use some reserves to allow time to develop plans for medium-term solutions.

5. CONSULTATION WITH RELEVANT MEMBERS AND EXTERNAL ORGANISATIONS

- 5.1. The Executive Member for Finance and IT and the Leader of the Council have been provided with regular updates on the forecast financial impacts.
- 5.2. The Council has provided returns to the Ministry for Housing, Communities and Local Government (MHCLG) to highlight the impact. It is hoped that this will contribute to the receipt of additional funding to help reduce the impact. Details supporting these returns have also been provided to the Local Government Association (LGA) to support the lobbying that they are carrying out.

6. FORWARD PLAN

- 6.1 This report contains a recommendation on a key Executive decision that was first notified to the public in the Forward Plan on 8 June 2020.

7. BACKGROUND

- 7.1 On 30th January 2020 the World Health Organisation declared a Public Health Emergency of International Concern for the coronavirus known as Covid 19. During March social distancing measures were introduced along with initial guidance on self-isolation.
- 7.2 On 24th March 2020 the Government issued a countrywide lockdown, closing the majority of businesses; and enforcing strict social distancing measure in an attempt to reduce the rate of infection from Covid 19.

8. RELEVANT CONSIDERATIONS

- 8.1. The financial impact on the Council of Covid-19 can be broken down in to four main areas:
 - Additional costs of delivering services
 - Additional costs to support our residents and communities
 - Reductions in income from sales, fees and charges
 - Reductions in funding

- 8.2. The length of impacts of the above could vary significantly. Some will be very short-term impacts that will probably already have ended, unless there is a second spike in infections. Others will depend on how lock-down measures are eased and how people respond to that easing. Some will have much longer impacts as they are affected by ongoing changes in behaviour or are linked to economic recovery. The following paragraphs provide a description of each significant area, the financial forecasts and reasons for uncertainty. Some of the information is considered to be commercially confidential and is therefore covered in a part 2 report.
- 8.3 The Council has received additional funding from Government. It has received two tranches of general non-ringfenced grant that totals £1.372m. Some specific funding to support rough-sleepers has also been provided (£5,200). Whilst the Council has also received other funding (e.g. for Business Grants, Council Tax Hardship and Business Improvement District funding), this has all been money that is to be passed on to others. In the case of the Business Grants and Council Tax Hardship this resulted in a lot of extra work for the Revenues team and the Council should expect to receive New Burdens funding at some stage.
- 8.4 In early July there was an announcement of further Government support in the form of a further £500m for Local Authorities and an income guarantee. At the time of writing this report there was very little information on the details of this support. In relation to the £500m it is expected that this is to meet spending pressures and therefore the vast majority of this will go to upper tier Authorities as they are generally facing much greater spending pressures than lower tier Authorities. The income guarantee is that each Local Authority will need to meet the fund income pressures up to 5% of their income budget for the year. After that Government will fund 75% of the remaining shortfall. It is unclear as to whether there will be any exclusions, although it is expected that commercial income will be excluded. This would not be a significant issue for the Council as of the areas that have seen a significant impact, only trade waste would be considered to be commercial income. There is also uncertainty in relation to how leisure facilities will be treated. If the guarantee only relates to income then that leads to a very different position for in-house services compared to those that are contracted out. The final assumption is that the income guarantee is on top of grants already received (i.e. the grants already received are to cover expenditure pressures). It is likely that the Government will see this as the final support package for Local Government.

Waste Services

- 8.5 Due to the impact of waste collection staff displaying symptoms and needing to self-isolate it was necessary to suspend some services in late March (i.e. garden waste, food waste and bulky waste collections). These services were reinstated in mid-May. The trade waste service continued to operate, but customers were given the opportunity to suspend or reduce their service. Due to the impacts of lock-down and residents spending more time at home, the Council has seen a significant increase in household waste, although volumes are now starting to reduce back down.

- 8.6 As Cabinet approved in June, the decision to extend the garden waste subscription period is expected to cost the Council **£186k**. This is expected to be a one-off impact in 2020/21, but the new renewal date in October might have an ongoing impact on the number of sign-ups to the service.
- 8.7 As Cabinet approved in June, the decision to confirm that trade waste customers could suspend or reduce their level of service immediately in response to Covid-19 (rather than in accordance with contract terms) is expected to cost the Council **£43k**.
- 8.8 The Council provided some additional funding to the waste contractor to support the reintroduction of services in May, and also to support the increased volumes. To date **£27k** has been allocated. There may be a need for some additional funding until waste volumes drop.
- 8.9 The Council's recycled materials processing contractor is incurring additional costs that will need to be funded. The first of these relates to slowing down the materials processing to enable their employees to be socially distanced. This has required the contractor to start operating on Sundays and therefore incur the associated additional costs. The Contractor is putting measures in place (e.g. plastic screens) to enable the processing to revert back to running at normal speed. The contractor would also usually open up any bagged waste to separate out any recyclable materials, but are currently having to treat this as residual waste. This might have to continue. Residual waste comes with a significant disposal cost compared with a small net income for recyclable materials. The total impact of the above is forecast to be around **£25k**, but could increase.
- 8.10 The total income that the Council receives for recyclable materials is based on general market indicator prices and the price that can be obtained by the contractor, as well as material volumes. General market values were already declining, but this seems to have been exacerbated by the Covid-19 economic impacts. The Council is also seeing increases in co-mingled volumes and decreases in paper volumes. On the assumption that income/ costs and volumes return more towards normal the estimated impact this year is around **£300k**. If income/ costs and volumes stay more in line with current levels then the impact could be more like £550k. It is possible that some of this impact could continue on an ongoing basis.

Parking

- 8.11 During April, May and June the Council has seen the following levels of parking income compared to budget:

Table 1

% reduction in income	April	May	June	Overall (April-June)
Pay as you use ticket income	95	92	74	87
Season Ticket renewals	100	88	17	69
Resident permit renewals	41	32	10	28
Penalty Charge Notices (PCNs)	75	93	64	77

- 8.12 During this period parking charges still applied, although permits were (and still are) provided free of charge for key workers. Restrictions being lifted on non-essential retailers in June should result in additional use of car parks. To protect staff and support those in lock-down, during April and May, PCNs were only being issued in relation to unsafe parking and blue badge bay infringements. During early June reminders were put on vehicles that they should be paying for parking, and PCNs were issued as normal from 22nd June.
- 8.13 The following percentage reductions have been used to forecast income for the rest of the financial year. This is based on a gradual increase in usage, getting back to normal levels by the end of the year. It is possible however that habits will change and that parking income will never get back to pre-lockdown levels, or that it will take a much longer period to recover. At the time of writing this report, there was very limited information to base forecasts on and therefore this will be kept under regular review. An update on the final June position will be provided at the meeting.

Table 2

Estimated reduction month	% by	April , May and June (actual)	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Pay as you use ticket income		87	50	45	40	35	30	25	20	15	10
Season Ticket renewals		69	20	20	20	20	10	10	10	10	10
Resident permit renewals		28	5	5	5	0	0	0	0	0	0
Penalty Charge Notices (PCNs)		77	50	45	40	35	30	25	20	15	10
Financial Impact (£000)		607	147	128	115	98	85	72	59	43	19

- 8.14 The total impact above is therefore currently estimated at **£1.37m**. This does not include any provision for free parking initiatives, either general or focused. These would have to be assessed on a case-by-case basis to balance the impact on Council finances with the wider economic impact. Due to the percentage of Business Rates income that the Council retains and the reliefs that are currently in place it is very difficult to make a case that free parking initiatives could be funded from Business Rate gains (or avoided losses).
- 8.15 See part 2 report.

Planning

8.16 Planning fee income in April was £11k less than budget. Income in May was looking like it would be significantly under budget (by up to £50k) but some large applications meant that it was only £5k under. June income is forecasted to be in line with budget, but again this is due to some large applications. It is not expected that the receipt of large applications will continue and the underlying picture is one of reduced income. The budgeted income was also based on progressing the Local Plan which has now been further delayed by Covid-19. It is forecast that July will be £48k under budget and then gradually improving until the end of the year. This would give an August loss of around £42k, September £36k, October £30k, November £24k, December £18k, January £12k, February £6k and March onwards as normal. That would equate to a total impact of **£232k**.

Other lost income

8.17 The table below summarises other areas where there has been a reduction in income in April and May, and forecasts of lost income in the rest of the year:

Table 3

Income source	Reduced income (April and May) £000	Total forecast reduction for 20/21 £000	Description
Court Summons income	40	120	Courts due to reopen in June. Assumption is that the Council will continue to give residents some extra time to pay. So will return to budgeted levels from around October 2020.
Land Charges	15	60	Linked to property market. Assumed gradual recovery during year, with income back to budget by March 2021.
Hitchin Town Hall	34	154	Annual budget is £200k, with most income coming from large events that can not operate with social distancing.
District Museum	8	36	Net income from museum shop sales, education services and events.
Treasury investments	N/a	100	A total is not included for April and May due to fluctuations in interest rates and cash balances. The forecast for the year is that the income received will be £100k less than budget due to the reduced forecast cash balances and the very low interest rates currently available.

Homelessness

- 8.18 Total costs incurred up to the end of June were £69k. This was to provide hotel accommodation to those who were sleeping rough or in hostels. This cost is net of estimated levels of housing benefit subsidy. It is estimated that there will be a need to continue to provide hotel accommodation until December. The estimated total cost (net of housing benefit) is around **£200k**.

Community Grants

- 8.19 The Council has developed a protocol for providing funding to community groups that are helping to mitigate the impact of Covid-19 on residents. The funding for this is coming from the Special Reserve. The overall focus is on provision of food and essentials, mental health support and domestic abuse support. There are two main tranches to the funding.
- The first is grant funding for known providers through a Memorandum of Grant Funding. The bodies will be identified and approached by NHDC and asked to express an interest. It is the aim to predominately support and prioritise those groups that have broad coverage and effective infrastructure to provide this support (i.e. helping a range of people across the District) for the next 3-6 months.
 - The second is smaller grants via a District Panel recommendation. These will generally be groups that are focused on a particular group (or groups) of people or covering a specific geographical area. They could also be District wide groups.
- 8..20 The first District Panel to consider the second tranche was held on 17th June. The panel received applications totalling £59k, although one application totalling £18k (part of the £59k) will now be considered as part of the tranche one process. Four further applications were received for consideration at a Panel meeting on 9th July.
- 8.21 The Community Engagement team are contacting and working with providers in relation to the tranche one funding stream.
- 8.22 Overall it is estimated that the total funding to be awarded will be up to **£150k**.

Public Toilets

- 8.23 The increased cleaning regime required to reopen public toilets could cost up to £1,500 per week. It may be difficult to determine an appropriate time for that cleaning to be reduced back to normal levels so it could be in place for the rest of the financial year. That could therefore equate to a cost of up to **£60k**.

Other areas of additional spend

- 8.24 The table below summarises other areas where there has been additional spend in April and May, and forecasts of additional spend in the rest of the year:

Table 4

Income source	Additional Spend (April and May) £000	Total forecast additional for 20/21 £000	Description
Public Health Burials	2	4	A small number have been required and assumed that will not be any more after the end of July.
IT costs	19	28	Staff and other costs to enable home-working and virtual meetings
Advertising	2	2	Newspaper adverts to let residents know what was happening to Council services
Personal Protective Equipment and property related costs	2	6	Includes costs to encourage social distancing in our car parks
Careline overtime	2	5	Overtime to cover Careline Operator shifts, as cannot train a new starter whilst social distancing is in place.

Funding Implications

8.25 The Council receives most of its funding from Council Tax (budget £11.8m) and Business Rates (budget £2.7m). In the short-term the main impact on Council Tax income will be eligibility for the Council Tax Reduction Scheme (CTRS), which reduces the amount that households are liable to pay. For 2020/21 the Council was expecting that there would be around 4,350 eligible for working age CTRS. Based on what has happened to date, it is now expected that this could be around 5,100, although this could escalate even further if more businesses fail as a result of the pandemic. An increased CTRS eligibility reduces the Council Tax Base, which is expressed as a number of Band D equivalents. The reduction in the Tax Base will be less than the increase in the CTRS numbers as there will still be a requirement to pay a proportion of the Council Tax. The Tax Base also assumes some growth in properties during the year due to new properties being built or uninhabitable properties being brought back in to use. The budget was set based on a Tax Base of 49,980 Band D properties. The current Tax Base is estimated at 49,222, although this will change during the year with changes to CTRS eligibility (may reduce it further) and changes to overall property numbers (will probably increase it with some new properties). The estimated financial impact of the current difference in Tax Base would be just under **£200k**. On top of this there will also be households that are unable to pay their Council Tax bill.

This could just be a cashflow impact if the amounts are received at a later date, but there could also be amounts that are never received. However, for the year so far (to the end of June) the amounts of due Council Tax (i.e. adjusted for CTRS) that have been received are broadly in line with expectations (28.7% versus 29.3% in June 2019). As Council Tax is administered through a Collection Fund, the Council will receive funding this year in line with budget, but any deficit will need to be funded as part of next years budget. Unless there is a quick economic recovery, CTRS is also likely to have an impact next year and in the longer-term through a reduction in the Tax Base.

This means that the level of Council Tax for 2021/2022 will have to increase just to raise the same amount of revenue.

- 8.26 The Council assumes net growth of 1% per year in the Council Tax base. This based on housing growth and a stable CTRS eligibility. The actual assumption is that growth will be a bit higher than 1% but that some of this is needed to fund the additional costs associated with a new house (e.g. waste collection). Experience over the last two years was that growth was just about 1%, but the expectation was that this could pick up with an adopted Local Plan. Further delays to the Local Plan hearings and a general economic downturn mean that housing growth is likely to be suppressed. Therefore in the Medium Term Financial Strategy, there will be a need to revise these forecasts.
- 8.27 The Council is prudent in forecasting Business Rate income, in that it only assumes income that is in line with the Baseline set by Government. This baseline is set based on the assessed amount that the Council 'needs' to run its services, alongside an assumed level of Council Tax income. In previous years the Council has generally retained more income than the baseline level, particularly when it has been part of a Business Rate Pool or Pilot. Due to the various Business Rate reliefs provided by Government, a large number of businesses are not required to pay rates this year and instead the Council receives the amount that they would have paid as a grant from Government. In general this reduces the risk of non-payment. However if the businesses do close down then they cease to be eligible for rate relief and this creates a funding risk. The largest hereditaments in North Hertfordshire are generally supermarkets, so are not high risk in relation to the economic impacts of the pandemic. The Council is currently part of a Business Rate pool which means any impact is affected by the forecasts of all members of the pool. However the pool (like if the Council was acting individually) does have a safety net, where reductions in funding that are more than 7.5% below baseline are covered by Government. Using the Council acting individually as a proxy, this would mean that the maximum budgeted impact would be around £200k. Current expectations are that the actual impact would be a lot less than this. Whilst unbudgeted, the Council had expected to gain up to £400k from being part of the Business Rates Pool. This is unlikely to now happen.

Overall Summary and comparison with reserves

- 8.28 The table below provides a summary of the information above including where there is variability in the current estimates. However note that there could be significant variability in all the totals, due to the high level of uncertainty and are just best estimates. This also details whether the amount is thought to be covered by the income guarantee referenced in paragraph 8.4.

Table- see part 2 report

- 8.29 The current estimate is that the Council will face expenditure and income pressures of £4.7m - £5.2m. Against this the Council has received grant funding of just under £1.4m. It is also estimated that around £3.3m - £3.5m will be eligible to be covered by the income guarantee. As detailed below this still leaves a significant impact that the Council will need to fund. The Council therefore has three options for dealing with the current situation; setting an emergency budget to reduce expenditure, using reserves, or a combination of the two. The extent to which reserves can be used depends on how the forecast impact compares with the level of reserves available, including making provision for the medium term.
- 8.30 The Council had planned to use its General Fund reserves to smooth the impact of expected future reductions in Government funding, and so therefore had purposely built them up. Whilst the Special Reserve has some commitments against it, it has no other specific purpose so could also be used. There is a need to maintain a minimum General Fund balance, and this should be at a level set by the Chief Finance Officer. This was last reviewed for the 2020/21 budget set in February. In the absence of detailed analysis it is proposed that this is increased by £1m to reflect the additional uncertainty at the current time.
- 8.31 Without detailed guidance, it is only possible to estimate the extent to which the income guarantee will cover losses. The Council has to fund the first tranche of losses up to 5% of the income budget. It is assumed that this will be based on the total budget for income, excluding grants and contributions. 5% of this would be around £570k. Government would then fund 75% of the remainder which would be around £2m of additional funding (i.e. £3.3m total losses less the Council needing to cover the first £570k leaves a balance of around £2.7m, of which Government provide funding of 75%).
- 8.32 The table below summarises the forecast position:

Table 6

	Amount £000
General Fund Reserve (at 31 st March 2020)	9,378
Special Reserve (at 31 st March 2020)	1,175
Less: Commitments against the Special Reserve	-350
Add: Grant funding received	1,372
Gross Funding Available	11,575
Less: Minimum General Fund balance (as set at 2020/21 budget)	-2,450
Less: additional minimum General Fund balance	-1,000
Net Funding available	8,125
Less: Estimates of spend and income pressures detailed in paragraphs 8.4 to 8.21	-4,708
Add: Estimated income guarantee	2,000
Remaining Reserve balance (above minimum level)	5,417

- 8.33 The table above shows that there would still be reserve balances available for any increases in the estimates above and to provide a reasonable level of medium-term resilience. Therefore at this stage it is recommended that the Council should plan to use available reserves, and does not need to set an emergency budget.

Capital Programme

8.34 The capital programme was set in February. There has been some new capital spend related to Covid-19. There has also been some new spend identified that is not directly related to Covid-19. The majority of these new schemes have been approved by the Executive Member for Finance and IT in accordance with the financial regulations as each scheme has been under £100k.

8.35 The table below summarises the capital programme as it currently stands and makes recommendations about existing and new capital spend:

Table 7

	£000	
Capital Programme set in February	9,357	Approved by Full Council
Add: Schemes slipped from 2019/20 at Quarter 3	3,831	Already approved by Cabinet
Add: Schemes slipped from 2019/20 at end of the year	247	Already approved by Cabinet
Add: New Spend already approved <ul style="list-style-type: none"> • Access Road Burymead Road, Hitchin • Laptops to enable improved remote meetings 	84 65	Approved by Executive Member: Finance and IT
Proposal to add: Resurfacing of the top deck of the Lairage Car Park, Hitchin	350	Requires approval by Full Council
Proposed changes to timing (delayed to 2021/22 onwards): <ul style="list-style-type: none"> • John Barker Place- delayed until 2022/23 in line with scheme timetable • Spend linked to the adoption of the Local Plan delayed until 2021/22 (Cycle Strategy Implementation and Transport Plans implementation) • Capital spend in relation to car park charging (off-street and on-street) delayed until 2021/22. Revenue spend investigating options will still be incurred. • Museum Storage- revised plan is to get the building deigned and works tendered, so assume a maximum spend of £100k. So £900k deferred to 2021/22. 	(1,096) (528) (285) (900)	Delays to be approved by Cabinet as part of in-year monitoring
Revised Capital Spend for 2020/21	11,125	

8.36 The reason that the top deck of the Lairage Car Park needs resurfacing relates to water ingress. Currently there is water ingress which is permeating through the surfacing and affecting two parking bays. To prevent cars being damaged the affected bays have been sectioned off. It is expected that this ingress could get worse over time, and could affect more parking spaces.

- 8.37 The available capital reserves at the start of the year were £7.454m. Included within the remaining capital spend is £4m in relation to investments in line with the Property Acquisition and Development Strategy. The intention was that the Council would need to borrow to fund this spend, and that the borrowing costs of this would be covered by the returns generated. So, even if the Council does not generate any further capital receipts this year, there are still sufficient funds to cover the remainder of the programme.

Investment Strategy

- 8.38 On the 9th April, the Chief Executive made an urgent decision in relation to the Investment Strategy. This meant that the limit on amounts held in the Council's current account was temporarily removed. The limit has now been reinstated and the Council will keep balances in the current account below £5m.
- 8.39 The Investment Strategy details how the Council will invest its cash, which includes loans for service purposes. Within the agreement for setting up the Building Control company, there was a provision for each of the partner Authorities to provide up to two loans to the company. The first of these loans was for £107k and was provided when the company was set up. The second loan is for up to £65k. When the Investment Strategy was written in February it was not expected that the Building Control company would need a further loan. Due to the impact of Covid-19 it is possible that the loan will be needed, so Council are asked to approve a change to the Investment Strategy to include this provision. The loan will only be provided if the company can demonstrate that it is sustainable in the medium-term.

9. LEGAL IMPLICATIONS

- 9.1. *Council approves and adopts the budget (constitution 4.4.1 b) following a recommendation from Cabinet (constitution 5.6.39). This includes the revenue and capital budgets. Cabinet monitor revenue and capital budgets and approve changes within the overall budgetary framework (constitution 5.6.7 and 5.6.8). Given the scale of the impacts contained within this report it is considered that the changes are outside the budgetary control framework. So whilst an emergency budget is not proposed (which would always require Council approval), it is still considered necessary to refer the decision on using reserves to Council. The addition of the scheme to the capital programme also requires Council approval.*

10. FINANCIAL IMPLICATIONS

- 10.1. These are generally covered in the body of the report. It is expected that there will be some further financial support from Government, although the details of this are currently unknown. This would provide further support in the short-term and may also provide some longer-term support.

11. RISK IMPLICATIONS

- 11.1. Table 5 includes an assessment of risk, in that it determines how much headroom there is the Council's reserves compared with forecast impacts. The majority of the amounts referenced are forecasts only and will depend on how quickly things recover back towards normal, especially in relation to leisure and parking.
- 11.2. If it transpires that the impact is significantly underestimated then it may be necessary to revisit the decision to not put an emergency budget in place. The key budget areas are being kept under regular review.

12. EQUALITIES IMPLICATIONS

- 12.1. In line with the Public Sector Equality Duty, public bodies must, in the exercise of their functions, give due regard to the need to eliminate discrimination, harassment, victimisation, to advance equality of opportunity and foster good relations between those who share a protected characteristic and those who do not.
- 12.2. There are no direct equalities implications arising from this report.

13. SOCIAL VALUE IMPLICATIONS

- 13.1. The Social Value Act and "go local" requirements do not apply to this report.

14. ENVIRONMENTAL IMPLICATIONS

- 14.1. There are no known Environmental impacts or requirements that apply to *this report*.

15. HUMAN RESOURCE IMPLICATIONS

- 15.1 *The Council will continue to manage its staffing costs. Although there are no plans for any organisation wide restructure changes, some savings maybe possible from ongoing restructure efficiencies.*

16. APPENDICES

- 16.1 *None*

17. CONTACT OFFICERS

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18. BACKGROUND PAPERS

18.1 *Investment Strategy 2020/21*