SEALAND COMMUNITY COUNCIL

ANNUAL INVESTMENT STRATEGY 2027/28

This Annual Investment Strategy is prepared in accordance with the Welsh Government's Statutory Guidance on Local Government Investments.

All cash, bank balances, financial assets, borrowings, and credit arrangements (if any) are defined as part of the Council's treasury management activities. This Annual Investment Strategy concentrates on the Council's temporary surplus resources and the investment it undertakes in these resources.

The Council undertakes this activity to ensure that priority will be given to security and liquidity rather than yield for all its investments. In producing this Annual Investment Strategy, the Council has made appropriate arrangements for: -

(i) identification, management, and control of risks in the investments/treasury management activities it undertakes.

(ii) budgeting, accounting, and auditing arrangements.

(iii) its cash and cash flow management requirements.

(iv) segregation of responsibilities, organisational arrangements, adequate documentation, and the identification of a responsible Officer for investment/treasury management activities.

The Council will undertake the following category of investment for the financial year 2027/28: Deposits in interest-earning bank accounts at 30-days' notice, with running balances to be held in the Council's chequebook account. The accounts are with Lloyds Bank. The Council will ensure that sufficient funds remain accessible to meet its financial commitments.

The Clerk, as Responsible Financial Officer, will monitor the Council's cash-flow requirements and interest-earning bank account throughout the financial year, ensuring funds remain secure and accessible when the Council requires them, subject to approval.

If any new investment instruments are proposed during the financial year 2027/28 and future years it will first need to be approved by the Council.

This policy was reviewed and endorsed by the Council at its meeting held on 19TH October 2026.

A Griffiths Clerk and Responsible Financial Officer – October 2026