

AGENDA

Finance and Governance Committee

Monday, 11 March 2024

6:00 PM

Waratah Room

Georges River Civic Centre

Hurstville



OATH OF OFFICE OR AFFIRMATION OF OFFICE

All Georges River Councillors are reminded of their Oath of Office or Affirmation of Office made at the time of their swearing into the role of Councillor.

All Councillors are to undertake the duties of the office of Councillor in the best interests of the people of the Georges River Council area and are to act faithfully and impartially carry out the functions, powers, authorities and discretions vested in them under the *Local Government Act 1993* or any other Act to the best of their ability and judgement.

DISCLOSURES OF INTEREST

All Georges River Councillors are reminded of their obligation to declare any conflict of interest (perceived or otherwise) in a matter being considered by Council or at any meeting of Council.

FINANCE AND GOVERNANCE COMMITTEE MEETING

ORDER OF BUSINESS

OPENING

ACKNOWLEDGEMENT OF COUNTRY

Council acknowledges the Bidjigal people of the Eora Nation, who are the Traditional Custodians of all lands, waters and sky in the Georges River area. I pay my respect to Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples who live, work and meet on these lands.

APOLOGIES / LEAVE OF ABSENCE

REQUEST TO JOIN VIA AUDIO VISUAL LINK

NOTICE OF WEBCASTING

DISCLOSURES OF INTEREST

PUBLIC FORUM

CONFIRMATION OF MINUTES OF PREVIOUS MEETINGS

FIN007-24	Confirmation of the Minutes of the Finance and Governance Committee Meeting held on 12 February 2024 (Report by Executive Assistant to Director Business and Corporate Services).....	4
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COMMITTEE REPORTS

FIN008-24	Investment Report as at 31 January 2024 (Report by Senior Financial Accountant - Reporting).....	11
FIN009-24	Audit, Risk and Improvement Committee - Minutes of Meeting held on 9 November 2023 (Confirmed) and 28 February 2024 (Unconfirmed) (Report by Chief Audit Executive).....	25

CONFIRMATION OF MINUTES OF PREVIOUS MEETINGS

Item: FIN007-24 Confirmation of the Minutes of the Finance and Governance Committee Meeting held on 12 February 2024

Author: Executive Assistant to Director Business and Corporate Services

Directorate: Business and Corporate Services

Matter Type: Previous Minutes

FIN007-24

RECOMMENDATION:

That the Minutes of the Finance and Governance Committee Meeting held on 12 February 2024, be confirmed.

ATTACHMENTS

Attachment [↓](#)1 Minutes of the Finance and Governance Committee Meeting held on 12 February 2024



MINUTES

Finance and Governance Committee

Monday, 12 February 2024

6:00 PM

Waratah Room

Georges River Civic Centre

Hurstville



PRESENT

COUNCIL MEMBERS

Councillor Christina Jamieson (Chairperson), Councillor Elise Borg, Councillor Veronica Ficarra, Councillor Nick Katris, Councillor Peter Mahoney and Councillor Colleen Symington.

COUNCIL STAFF

Director Business and Corporate Services - Danielle Parker, Chief Finance Officer – Scott Henwood, Chief Audit Executive – Steven Baker, Head of Strategic Property - Bernard Morabito, Senior Property Officer – Kristen O’Grady, Executive Services Officer – Marisa Severino, Executive Assistant – Nickie Paras, IMT Administration Officer – Garima Jasoria (Minutes), Acting Team Leader Technology Business Support – Earl Santos.

OPENING

The Chairperson, Councillor Jamieson, opened the meeting at 6.05pm.

ACKNOWLEDGEMENT OF COUNTRY

The Chairperson, Councillor Jamieson acknowledged the Bidjigal people of the Eora Nation, who are the Traditional Custodians of all lands, waters and sky in the Georges River area. I pay my respect to Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples who live, work and meet on these lands.

REQUEST TO ATTEND VIA AUDIO VISUAL LINK

There were no requests to attend via Audio Visual Link.

APOLOGIES/LEAVE OF ABSENCE

There were no apologies or requests for leave of absence.

NOTICE OF WEBCASTING

The Chairperson, Councillor Jamieson advised staff and the public that the meeting is being recorded for minute-taking purposes and is also webcast live on Council’s website, in accordance with section 5 of Council’s Code of Meeting Practice. This recording will be made available on Council’s Website.

CODE OF MEETING PRACTICE

Council’s Code of Meeting Practice prohibits the electronic recording of meetings without the express permission of Council.

DISCLOSURES OF INTEREST

There were no disclosures of interest made.

PUBLIC FORUM

There were no registered speakers.

CONFIRMATION OF MINUTES OF PREVIOUS MEETINGS

FIN001-24 Confirmation of the Minutes of the Finance and Governance Committee Meeting held on 11 December 2023
(Report by Executive Services Officer)

RECOMMENDATION: Deputy Mayor, Councillor Borg, Councillor Ficarra

That the Minutes of the Finance and Governance Committee Meeting held on 11 December 2023, be confirmed.

Record of Voting

For the Motion: Deputy Mayor, Councillor Borg, Councillor Jamieson, Councillor Ficarra, Councillor Katris, Councillor Mahoney, Councillor Symington

On being PUT to the meeting, voting on this Motion was UNANIMOUS. The Motion was CARRIED.

COMMITTEE REPORTS

FIN002-24 Investment Report as at 30 November 2023
(Report by Senior Financial Accountant - Reporting)

RECOMMENDATION: Councillor Mahoney, Councillor Symington

That the Investment Report as at 30 November 2023 be received and noted by Council.

Record of Voting

For the Motion: Deputy Mayor, Councillor Borg, Councillor Jamieson, Councillor Ficarra, Councillor Katris, Councillor Mahoney, Councillor Symington

On being PUT to the meeting, voting on this Motion was UNANIMOUS. The Motion was CARRIED.

FIN003-24 Investment Report as at 31 December 2023
(Report by Senior Financial Accountant - Reporting)

RECOMMENDATION: Deputy Mayor, Councillor Borg, Councillor Ficarra

That the Investment Report as at 31 December 2023 be received and noted by Council.

FIN004-24 Quarterly Budget Review Report for Period Ending 31 December 2023
(Report by Senior Business Performance Accountant)

RECOMMENDATION: Councillor Symington, Councillor Katris

- (a) That Council receives and notes the contents of this report in relation to the Quarterly Budget Review for the period ending 31 December 2023.
- (b) That Council adopt the proposed amendments to the 2023/24 Budget as outlined in Attachment 1.

Record of Voting

For the Motion: Deputy Mayor, Councillor Borg, Councillor Jamieson, Councillor Ficarra, Councillor Katris, Councillor Mahoney, Councillor Symington

On being PUT to the meeting, voting on this Motion was UNANIMOUS. The Motion was CARRIED.

FIN005-24 Appointment of Independent Member to the Audit Risk and Improvement Committee
(Report by Chief Audit Executive)

RECOMMENDATION: Councillor Mahoney, Deputy Mayor, Councillor Borg

- (a) That Council appoint Mr Hamish McNulty as an independent member to the Audit, Risk and Improvement Committee (ARIC) in accordance with the Audit, Risk and Improvement Committee Terms of Reference, for a four (4) year period from 22 March 2024 to 22 March 2028.
- (b) That Council thank Mr Michael Seery for his valuable contribution to good governance and his provision of independent advice to Georges River Council as an independent member of ARIC since joining in 2021.

Record of Voting

For the Motion: Deputy Mayor, Councillor Borg, Councillor Jamieson, Councillor Ficarra, Councillor Katris, Councillor Mahoney, Councillor Symington

On being PUT to the meeting, voting on this Motion was UNANIMOUS. The Motion was CARRIED.

FIN006-24 Quarterly Commercial Property Portfolio Report for Period Ending 31 December 2023
(Report by Senior Property Officer)

RECOMMENDATION: Councillor Ficarra, Deputy Mayor, Councillor Borg

That Council receives and notes the contents of this report in relation to the Quarterly Commercial Property Portfolio for the period ending 31 December 2023.

Record of Voting

For the Motion: Deputy Mayor, Councillor Borg, Councillor Jamieson, Councillor Ficarra, Councillor Katris, Councillor Mahoney, Councillor Symington

On being PUT to the meeting, voting on this Motion was UNANIMOUS. The Motion was CARRIED.

PROCEDURAL MOTION

CONFIDENTIAL ITEMS (CLOSED SESSION)

Councillor Jamieson asked the **Director of Assets and Infrastructure** if any representations had been received from the public that the item should not be discussed in closed session.

The Director replied that no representations had been received to the item in closed session.

Councillor Jamieson asked if there were any members of the public gallery who would like to speak on the reasons Council proposes to consider the items in closed session. There were none.

MOTION: Deputy Mayor, Councillor Borg, Councillor Mahoney

That in accordance with the provisions of Part 1 of Chapter 4 of the Local Government Act 1993, the following matters be considered in closed meeting at which the press and public are excluded.

FIN001A-24 Property Matter - 6 Dora Street, Hurstville - Lease
(Report by Senior Property Officer)

THAT in accordance with the provisions of Part 1 of Chapter 4 of the Local Government Act 1993, the matters dealt with in this report be considered in closed Council Meeting at which the press and public are excluded. In accordance with Section 10A(2) (c) it is considered the matter information that would, if disclosed, confer a commercial advantage on a person with whom the Council is conducting (or proposes to conduct) business.

THAT in accordance with Section 10D it is considered that if the matter were discussed in an open Council Meeting, it would on balance, be contrary to the public interest as it information that would, if disclosed, confer a commercial advantage on a person with whom the Council is conducting (or proposes to conduct) business.

That in accordance with the provisions of Section 11(2) of the Act, the reports and correspondence relating to these matters be withheld from the press and public.

Record of Voting

For the Motion: Deputy Mayor, Councillor Borg, Councillor Jamieson, Councillor Ficarra, Councillor Katris, Councillor Mahoney, Councillor Symington

On being PUT to the meeting, voting on this Motion was UNANIMOUS. The Motion was CARRIED.

CLOSED CONFIDENTIAL SESSION

CONSIDERATION OF CONFIDENTIAL RECOMMENDATIONS

FIN001A-24 Property Matter - 6 Dora Street, Hurstville - Lease
(Report by Senior Property Officer)

Note: Meeting went into closed session at 6.18pm

RECOMMENDATION: Councillor Symington, Councillor Ficarra

- (a) That the General Manager be authorised to enter, negotiate and/or amend lease terms for the property at 6 Dora Street, Hurstville as detailed in this report.
- (b) That Council take the opportunity to thank Project Youth for the valuable work that is undertaken throughout the Georges River Local Government Area.

Record of Voting

For the Motion: Deputy Mayor, Councillor Borg, Councillor Jamieson, Councillor Ficarra, Councillor Katris, Councillor Mahoney, Councillor Symington

On being PUT to the meeting, voting on this Motion was UNANIMOUS. The Motion was CARRIED.

PROCEDURAL MOTION

OPEN SESSION

MOTION: Deputy Mayor, Councillor Borg, Councillor Ficarra

That the meeting revert to Open Session, the time being 6.28pm.

Record of Voting

For the Motion: Deputy Mayor, Councillor Borg, Councillor Jamieson, Councillor Ficarra,
Councillor Katris, Councillor Mahoney, Councillor Symington

On being PUT to the meeting, voting on this Motion was UNANIMOUS. The Motion was CARRIED.

OPEN SESSION

CONFIRMATION OF RECOMMENDATIONS FROM CLOSED SESSION

MOTION: Councillor Symington, Councillor Mahoney

That the recommendations from the Closed Session be confirmed as recommendations of the Committee.

Record of Voting

For the Motion: Deputy Mayor, Councillor Borg, Councillor Jamieson, Councillor Ficarra,
Councillor Katris, Councillor Mahoney, Councillor Symington

On being PUT to the meeting, voting on this Motion was UNANIMOUS. The Motion was CARRIED.

CONCLUSION

The Meeting was closed at 6.37pm.

Chairperson

COMMITTEE REPORTS

Item: FIN008-24 Investment Report as at 31 January 2024

Author: Senior Financial Accountant - Reporting

Directorate: Business and Corporate Services

Matter Type: Committee Reports

FIN008-24

RECOMMENDATION:

That the Investment Report as at 31 January 2024 be received and noted by Council.

EXECUTIVE SUMMARY

1. This report details Council’s performance of its investment portfolio as at 31 January 2024 and compares its performance against key benchmarks.
2. This report also includes the estimated market valuation of Council’s investment portfolio, loan liabilities and any required update on Council’s legal action against various parties.
3. Council’s annualised rate of return as at 31 January 2024 is 4.05% which is 0.05% above benchmark with income from interest on investments totalling \$6,125,000 which is \$3,051,000 higher than the year-to-date adopted budget of \$3,074,000.
4. Due to the material positive variance against budget for income from interest on investments, the annual budget has been increased by \$4 million as part of the December 2023 quarterly budget review statement. We expect that this will more closely align the actual and budget interest income in 2023/24 financial year.

BACKGROUND

5. Council’s Responsible Accounting Officer is required to report monthly on Council’s investment portfolio and certify that the investments are held in accordance with Council’s Investment Policy, section 625 of the *Local Government Act 1993* and *Local Government (General) Regulation 2021*.

INVESTMENT PERFORMANCE COMMENTARY

6. Council’s performance against the benchmark for returns of its investment portfolio for January 2024, are as follows:

	1 Month	3 Month	12 Month
Portfolio Performance	0.395%	1.155%	4.05%
Performance Index	0.370%	1.093%	4.00%
Excess Performance	0.025%	0.062%	0.05%

Notes:

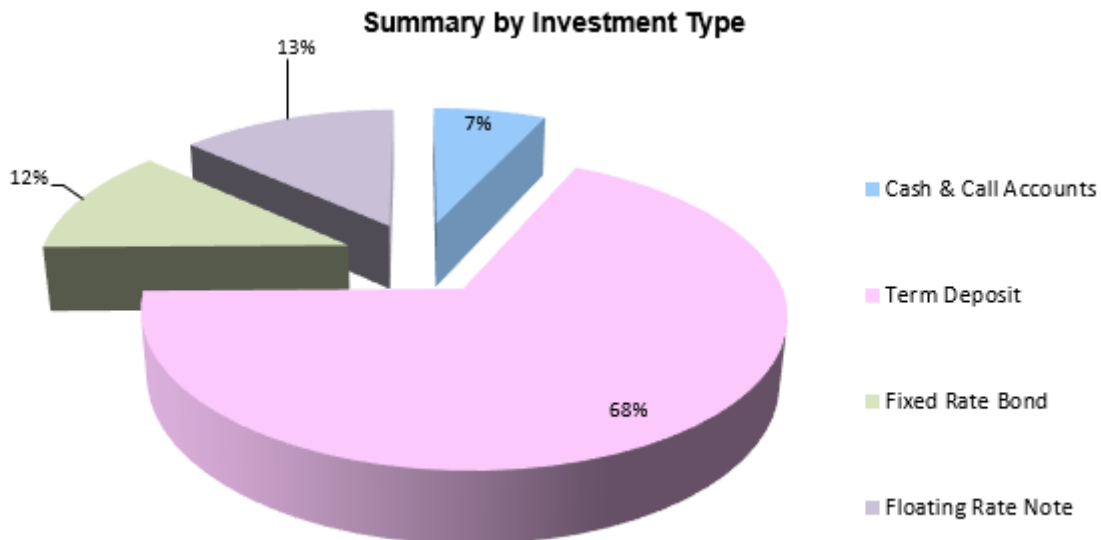
- (a) Portfolio performance is the rate of return of the portfolio over the specified period.
- (b) The Performance Index is the Bloomberg Ausbond Bank Bill Index.
- (c) Excess performance is the rate of return of the portfolio in excess of the (b) Performance Index.

7. Council’s investment portfolio as at the end of January 2024 was as follows:

Security Type	Market Value \$000's	% Total Value
At Call Deposit	218	0.09%
Consolidated Cash Fund	16,263	6.87%
Term Deposit	160,700	67.85%
Fixed Rate Bond	28,100	11.86%
Floating Rate Note	31,580	13.33%
Portfolio Total	236,862	100%

- 8. At the end of January 2024, total cash and investments were \$237 million, which was a decrease of \$4 million from the previous month (December 2023: \$241 million).
- 9. Council continues to utilise the Federal Government’s current guarantee (\$250,000) investing in term deposits with a range of Authorised Deposit Taking Institutions (ADI’s).

TYPE OF INVESTMENTS



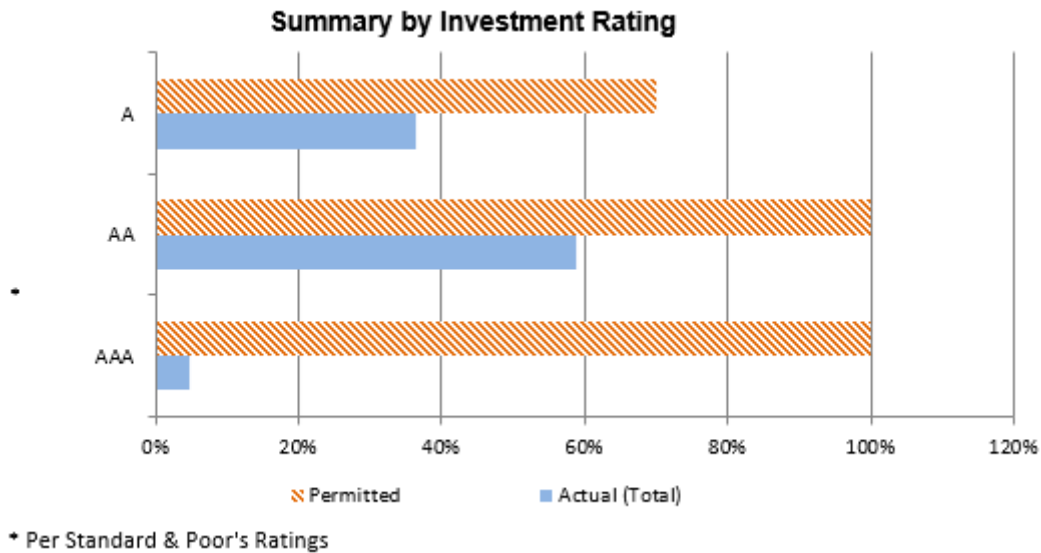
- 10. The majority of Council’s investment portfolio is made up of term deposits, which account for approximately 68% of total investments.
- 11. Floating Rate Notes (FRN) can offer liquidity and a higher rate of income accrual, which is highly recommended by our Investment Advisors (CPG Research & Advisory).
- 12. The following are the types of investments held by Council:
 - a) Cash and Call Accounts refer to funds held at a financial institution and can be recalled by Council either same day or on an overnight basis.
 - b) A Floating Rate Note (FRN) is a debt security issued by a company with a variable interest rate. This can either be issued as Certificates of Deposit (CD) or as Medium-Term Notes (MTN). The interest rate is floating, where the adjustments to the interest rate are usually made quarterly and are tied to a certain money market index such as the Bank Bill Swap Rate.
 - c) A Term Deposit is a debt security issued by a company with a fixed or floating interest rate over the term of the deposit, where the adjustments to the interest

rate are usually made quarterly and are tied to a certain money market index such as the Bank Bill Swap Rate.

- d) A Fixed Rate Bond is a debt security can be issued by a company or government in a form of fixed rate of interest at a specified time.

POLICY LIMITS

- 13. The graph below shows the investment rating limits, as a percentage of total cash investments, which are allowed under Council’s Investment Policy. All funds invested are within the limits set in the Investment Policy.



INVESTMENT INCOME

- 14. Income from interest on investments totals \$6,125,000 which is \$3,051,000 higher than the year-to-date adopted budget of \$3,074,000.
- 15. Investments have been made in accordance with the *Local Government Act 1993*, Minister’s Guidelines, Regulations and Council’s Investment Policy.

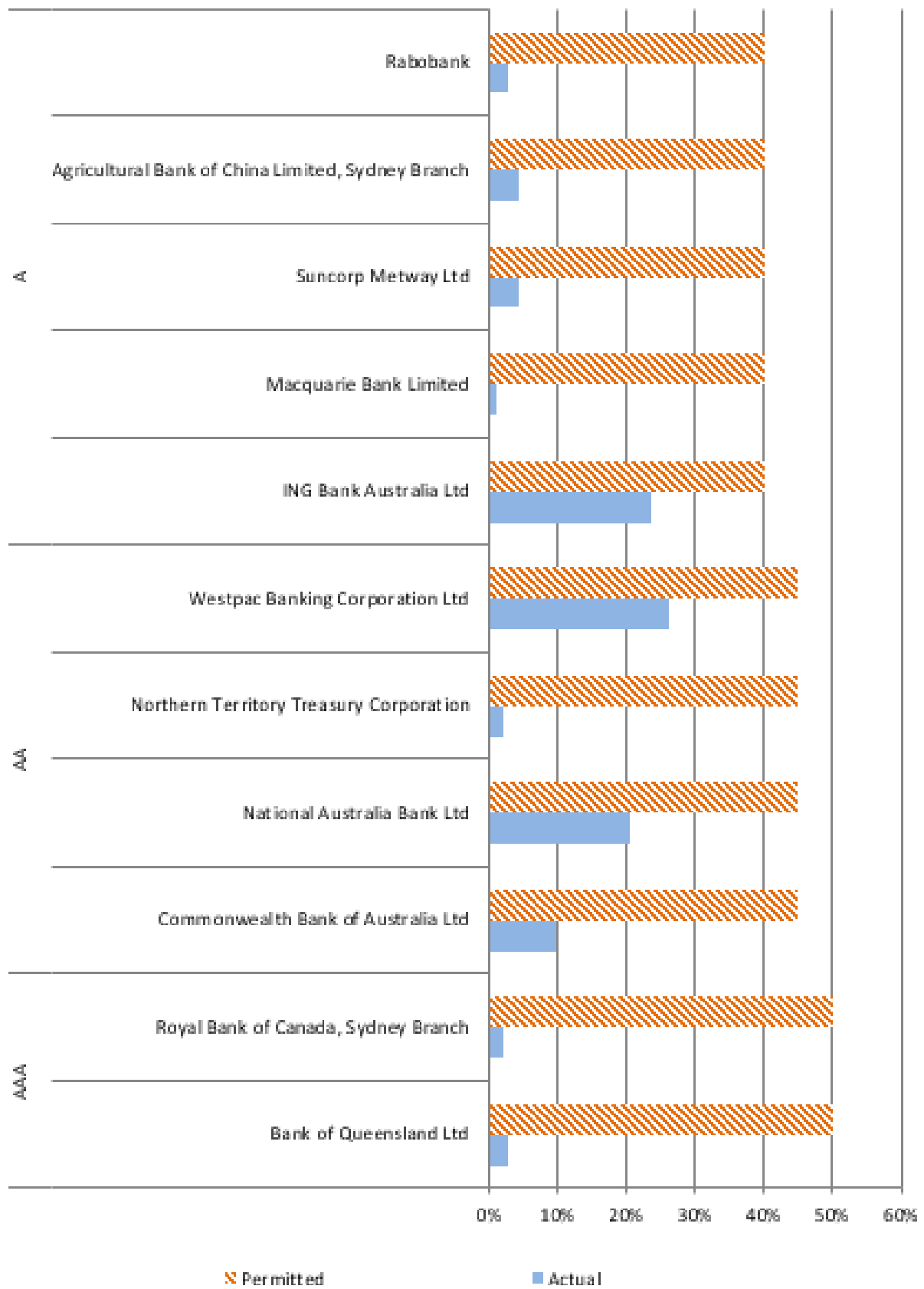
ANALYSIS OF INVESTMENTS

- 16. Investment Duration

Investment Term	Market Value \$000's	% Total Value	Policy Limits %
0 to < 1 Year	80,482	33.98%	100%
1 to < 3 Years	68,030	28.72%	60%
3 to < 5 Years	88,350	37.30%	40%
Portfolio Total	236,862	100.00%	

- 17. Council’s portfolio is moderately liquid, with 34% of assets maturing within 12 months. FRNs, At-Call Funds and Fixed Rate Bonds also provide additional liquidity in an emergency.
- 18. The following graph shows the analysis of the total cash investment by institution as at 31 January 2024.

Investment by Institution



FIN008-24

CREDIT RATING

19. Credit ratings are generally a statement as to an institution's credit quality. Council's investment advisors (CPG Research & Advisory) use standard & poor's credit ratings to classify the investments held by Council. Ratings ranging from AAA to A are considered investment grade.
20. A general guide for the meaning of each credit rating that Council deals with is as follows:
 - AAA: The highest possible quality. An obligor's capacity to meet its financial commitments on the obligation is extremely strong.
 - AA: The best quality companies, reliable and stable. An obligor's capacity to meet its financial commitments on the obligation is very strong.
 - A: The obligor's capacity to meet its financial commitments on the obligation is still strong but is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions.
21. The credit quality of Council's portfolio is high with 100% of assets rated 'A' or higher.

COUNCIL'S INVESTMENT POWERS

22. Council's investment powers are regulated by Section 625 of the *Local Government Act 1993*, which states:
 - A council may invest money that is not, for the time being, required by the council for any other purpose.
 - Money may be invested only in a form of investment notified by order of the Minister published in the Gazette.
 - An order of the Minister notifying a form of investment for the purposes of this section must not be made without the approval of the Treasurer.
 - The acquisition, in accordance with Section 358, of a controlling interest in a corporation or an entity within the meaning of that section is not an investment for the purposes of this section.
23. Council's Investment Policy and strategy requires that all investments are to be made in accordance with:
 - *Local Government Act 1993* - Section 625
 - *Local Government Act 1993* - Order (of the Minister) dated 12 January 2011
 - The Trustee Amendment (Discretionary Investments) Act 1997 - Sections 14A (2), 14C (1) & (2)
 - *Local Government (General) Regulations 2021*
 - Investment guidelines issued by the Department of Local Government

LEGAL MATTERS

24. Georges River Council is participating in a Group Class Action since January 2019 against Fitch Ratings Inc and Fitch Ratings Ltd (collectively Fitch), in respect to losses suffered in relation to products Council acquired which were rated by Fitch, specifically the Corsair (Cayman Islands) No.4 Ltd Series 6 Kakadu Collateralised Debt Obligation (CDO) notes (rated AA by Fitch but estimated in fact BB). Council suffered a capital loss of \$215,000 on these investments dating back to December 2006 and will seek damages of the capital loss including lost interest, as part of the action.

25. As a Group Member, Council will not incur any legal costs or disbursements, or be liable for any adverse costs order that the Court may make in the proceedings. The Banton Group Pty Ltd (Banton) is the legal firm acting for Council in relation to the class action proceedings against Fitch, engaged on November 2020. Banton has been working on the matter and conferring with consultant experts on a new potential fraud issue within Fitch's ratings methodology. The latest correspondence on this matter was in early November 2023, where Banton is still working on conducting investigations, and the anticipated substantive update has been delayed slightly for commencement of the proceedings against Fitch.

FINANCIAL IMPLICATIONS

26. Income from interest on investments totals \$6,125,000 which is \$3,051,000 higher than the year-to-date adopted budget of \$3,074,000.
27. Due to the material positive variance against budget for income from interest on investments, the annual budget has been increased by \$4 million as part of the December 2023 quarterly budget review statement. We expect that this will more closely align the actual and budget interest income in 2023/24 financial year.

RISK IMPLICATIONS

28. Enterprise risk/s identified, and management process applied.
29. Council's enterprise risk identified was 'poor financial management adversely impacts Council's long-term financial sustainability'. The risk has been managed by Council's management of investments in accordance with the relevant Act and Regulations, along with Council's adopted Investment Policy and introduction of the SRV. To further minimise the risk, Council is progressively moving towards the placement of investments only in investments rated A or above.

COMMUNITY ENGAGEMENT

30. No community consultation is required.

FILE REFERENCE

D24/17938

ATTACHMENTS

Attachment [↓](#)1 P07. Investment Portfolio as at 31 Jan 2024





INVESTMENT REPORT

As at 31 January 2024



TABLE OF CONTENTS

1. Portfolio as at 31 January 2024
2. Portfolio Valuation by Categories as at 31 January 2024



Investment Report
Georges River Council
as at 31 January 2024

1. Portfolio Valuation As At 31 January 2024

	Fixed Interest Security	ISIN	Face Value Original	Market Value	% Total Value
Cash at Bank					
	CBA Consolidated operating 70 & 18		16,263,462.92	16,263,462.92	6.87%
			16,263,462.92	16,263,462.92	6.87%
At Call Account					
	CBA Cash deposit 167242		218,136.31	218,136.31	0.09%
	CBA Online saver 7676		-	-	0.00%
			218,136.31	218,136.31	0.09%
Fixed rate bond					
	NTTC 1.0 15 Dec 2024 1206DAY Fixed		5,000,000.00	5,000,000.00	2.11%
	NAB 4.95 25 Nov 2027 1826DAY Fixed	AU3CB0294502	7,400,000.00	7,400,000.00	3.12%
	ING 4.70 8 Dec 2025 1096DAY Fixed	AU3CB0294759	3,750,000.00	3,750,000.00	1.58%
	Suncorp 4.80 14 Dec 2027 1826DAY Fixed	AU3CB0294957	5,200,000.00	5,200,000.00	2.20%
	Rabobank 5.71 21 Nov 2028 1827DAY Fixed	AU3CB0304525	6,750,000.00	6,750,000.00	2.85%
			28,100,000.00	28,100,000.00	11.86%
Floating rate note					
	MACQ 0.48 09 Dec 2025 FRN	AU3FN0057709	3,000,000.00	2,975,280.00	1.26%
	Suncorp 0.45 24 Feb 2026 FRN	AU3FN0058343	2,100,000.00	2,075,377.50	0.88%
	BOQ 1.07 14 May 2025 FRN	AU3FN0054086	6,500,000.00	6,529,380.00	2.76%
	RBCSyd 0.73 30 Jun 2026 FRN	AU3FN0079133	5,000,000.00	5,000,000.00	2.11%
	Suncorp 1.05 12 Jul 2028 FRN	AU3FN0079406	3,000,000.00	3,000,000.00	1.27%
	CBA 0.95 17 Aug 2028 FRN	AU3FN0080396	2,000,000.00	2,000,000.00	0.84%
	ABOCSyd 0.90 4 Sep 2026 FRN	AU3FN0080859	10,000,000.00	10,000,000.00	4.22%
			31,600,000.00	31,580,037.50	13.33%

Item: FIN009-24 **Audit, Risk and Improvement Committee - Minutes of Meeting held on 9 November 2023 (Confirmed) and 28 February 2024 (Unconfirmed)**

Author: Chief Audit Executive

Directorate: Office of the General Manager

Matter Type: Committee Reports

<Summary Section>

RECOMMENDATION:

- (a) That the confirmed Minutes of the Audit, Risk and Improvement Committee meeting held on 9 November 2023 be received and noted by Council.
- (b) That the unconfirmed Minutes of the Audit, Risk and Improvement Committee meeting held on 28 February 2024 be received and noted by Council.

EXECUTIVE SUMMARY

1. Council's Audit, Risk and Improvement Committee Model Terms of Reference provides for the reporting of Audit, Risk and Improvement Committee (ARIC) Minutes to the Council.
2. The Minutes of the ARIC meeting held on the 9 November 2023 were confirmed by the ARIC at its 28 February 2024 and are now submitted for Council's information.
3. The Minutes of the ARIC meeting held on the 28 February 2024 are unconfirmed. They will be confirmed at the next scheduled ARIC meeting to be held on 23 May 2024.

BACKGROUND

4. The attached Minutes relate to the ARIC meeting held on 9 November 2023 and 28 February 2024.
5. The minutes are also available to councillors on the ARIC HUB accessible via the Councillor HUB.

FINANCIAL IMPLICATIONS

6. No budget impact for this report.

RISK IMPLICATIONS

7. No risks identified for this report.

COMMUNITY ENGAGEMENT

8. Community engagement was not conducted for this report.

FILE REFERENCE

D24/55809

ATTACHMENTS

Attachment [↓](#)1 **CONFIRMED Minutes - Audit, Risk and Improvement Committee 09 November 2023**



Attachment [↓](#)2 **UNCONFIRMED Minutes - Audit, Risk and Improvement Committee 28 February 2024**



