



Combined Authority Board

22 January 2025

Title:	Single Assurance Framework (SAF): Investment Committee Papers
Report of:	Janice Gotts, Executive Director, Resources
Lead Member:	Mayor, Dr Nik Johnson
Public Report:	Yes
Key Decision:	Yes [KD2024/043]
Voting Arrangements:	Simple majority of voting members, subject to that majority including the vote of the Mayor, or the Deputy Mayor acting in place of the Mayor.

Recommendations:

A	To approve the change request and budget increase of £2m for the Cygnet Bridge project.
B	To approve the concept proposal for the CPCA Strategic Investment and Innovation Growth Fund and for it to be developed into a business case as the next stage.
C	To approve the concept proposal for Littleport Business and Community Centre and for it to be developed into a business case as the next stage.
D	To note the Chief Executive Approval Decisions from December 2024.
E	To note the decisions from Investment Committee held on 16 December 2024.

Strategic Objective(s):

The proposals within this report fit under the following strategic objective(s):

X	Achieving ambitious skills and employment opportunities
X	Achieving good growth
X	Increased connectivity
X	Enabling resilient communities
X	Achieving Best Value and High Performance

1. Purpose

1.1	To approve the change request for Cygnet Bridge (Fletton Quays Footbridge) to increase CPCA funding by £2m and extend the project delivery timeframe as set out in the report and Appendix A.
1.2	To approve the concept proposal for the Strategic Investment and Innovation Growth Fund as set out in the report and Appendix B.
1.3	To approve the concept proposal for and Littleport Business and Community Centre as set out in the report and Appendix C.

1.4	To note the Chief Executive Approval Decisions (Section 4 below) for Huntingdon Cromwell Museum - Market Towns Programme Phase 1 and Market Towns Programme Phase 2.
1.5	To note the Investment Committee Approval Decisions (Section 5 below) from its meeting held on 16 December 2024 for Digital Connectivity Strategy Implementation (2025-2029) for Year One 2025-2026, Greater Cambridge Impact Investment Fund and Peat Soil Affected Roads: Fen Roads Trial.

2. Proposal

2.1	All items are considered under the Authority's Strategic Assurance Framework (SAF).
2.2	The items within Section 3 have previously been presented to the Investment Panel and to the Investment Committee (at meetings held on 16 December 2024 and 13 January 2025), each item has been sponsored by the relevant Executive Director.
2.3	<p>The first stage of the SAF is concept stage which is the initial thinking about a project articulated in a simple template. All concepts go to the Investment Panel, Investment Committee and the Board, and, if approved, will be developed into a business case for formal approval prior to the project commencing.</p> <p>The governance route for approval of the business case is dependent on the financial value of the project and is set out below:</p> <ul style="list-style-type: none"> • Above £5m – considered by Investment Committee for comment before being presented to the CPCA Board for approval. • Between £1m up to £5m – presented to the Investment Committee for approval. • Below £1m – presented to the Chief Executive for approval. <p>Change proposals involving further funding requests will be taken through the relevant approval channel.</p>

3. Concept Proposals and Change Requests

3.1	The paragraphs below provide a summary description for each project. Further detail is available in Appendices A, B and C respectively as set out.
3.2	<p>Cygnets Bridge - Fletton Quays Peterborough (£5.428m capital) – Change Request of £2m</p> <p>The request from Peterborough City Council is for the Combined Authority's contribution to be increased from £3,427,800 to £5,427,800 (seeking an additional investment of £2,000,000). The timing of delivery has also altered and the completion date is to be extended to Summer 2026.</p> <p>This cost escalation and timing delays are broadly attributed to:</p> <ul style="list-style-type: none"> • Design Modifications: Adjustments during the detailed project design have had to address additional complexities and scope changes beyond the original estimate. • Sewer Diversion Costs: Updated assessments reveal significantly higher costs for required sewer diversions than initially projected. <p>To mitigate operational risks associated with winter weather, such as flooding, the construction schedule has been adjusted. Work is now expected to commence in Summer 2025, ensuring optimal conditions for efficient delivery and reducing potential disruptions. Delivery is targeted to complete within 12–18-month period (expected by Summer 2026).</p> <p>As the project has progressed, the Full Business Case (FBC) is nearing completion, with the economic appraisal now updated to reflect the revised construction costs. Sensitivity testing on the updated data including the higher cost to the public sector shows a BCR ranging from 2.05 to 2.46, firmly reinforcing the project's classification as High Value for Money.</p> <p>At the Outline Business Case (OBC) stage, the original funding envelope for the project was £6,322,824, based on an early conceptual design. However, as the project has progressed to detailed design, cost estimates have been refined to reflect more accurate requirements and market conditions.</p> <p>Despite challenges related to cost pressures and delays, the project continues to demonstrate substantial economic and social value, affirming its status as a critical infrastructure investment for</p>

Peterborough. The total cost of the project is now forecast as £8,322,824 with a total CPCA funding contribution of £5,427,800, an increase of £2,000,000. This increase will be met from the Transforming Cities Fund (TCF) (£1.464m) with the balance being met from Active Travel funding.

The revised funding package is set out in the table below:

Funding Stream	£
Towns Fund	1,940,000
Peterborough City Council	955,024
CPCA (approved)	3,427,800
CPCA (additional requested)	2,000,000
Total	8,322,824

The Investment Committee approved this concept on 13 January, the comments from this meeting are set out below for consideration:

- Members expressed support for utilising the Transforming Cities funds (TCF) within the financial year but also cautioned to ensure balance of funding in active travel to include of market towns and smaller communities. Officers highlighted that future projects would consider equitable distribution of active travel investments across the region. The active travel grant for this project was distinct from Active Travel England funding, which would be allocated separately. A proposal to improve connectivity more widely through all forms of active travel was under development and would be presented to the Transport and Infrastructure Committee in March.
- There was a query over whether the £1.4 million TCF allocation had previously been designated for another project or whether it was unallocated. It was clarified that the funds were savings from the overall £95 million TCF programme and had been approved for reallocation to this project by DfT.
- Concerns were raised about the press coverage which had inaccurately framed the increased costs as overruns rather than adjustments post-design and that it was important to ensure that the investment benefits were clearly communicated to the public
- The Chair and Committee Members emphasised the historical significance and strategic importance of the bridge, drawing parallels with projects in other cities. The project was seen as a long-term investment in the city's infrastructure and active travel goals.

3.3 **CPCA Strategic Investment and Innovation Growth Fund (c£26m capital) – Concept Proposal**

There is a need, as acknowledged in the Shared Ambition prospectus, for more investment in innovation and the need to ensure that the Combined Authority capitalises on:

- Being the place to invest - incentivising purpose driven, innovative investors to choose our region (including both enterprises with a base here or inward investment) to make it the top innovation hub for our target sectors linked to indigenous entrepreneurial talent.
- Growing high value sectors - leveraging knowledge transfer and innovation networks for Agritech, Food Production, Life Sciences, Manufacturing and Materials and Digital/ ICT/ AI, and Energy and Cleantech.
- Maximising the Benefits of Investment - optimise the flow of investment to benefit all.

It is proposed to amalgamate available economic funding streams and offer financial support to businesses who are identified as having high growth potential, inward investors in our priority sectors and organisations which are enterprises or have a focus on private sector innovation.

The fund will be managed and administered by the CPCA through Economy & Growth and will be aimed at bringing new organisations into the region and growing SMEs who have demonstrated clear ability to grow, whilst also focusing on potential links with the regional universities. The approach will be further defined in the OBC but essentially the fund will deliver:

- Investment for new innovation projects to support new start-ups and scale-ups and growth in existing businesses.
- Development of new Innovation Hubs which align to regional sector strengths.
- Grants to attract inward investors in our priority sectors to leverage significant investment.
- Investment in grow-on space for existing enterprises, including foreign-owned companies.

- New workspace and specialist facilities for research with a commercial application including co-creation of products and business process applications.
- Grants to purchase equipment that will accelerate innovation and productivity where lack of funding is a barrier to growth.

It is anticipated that the programme will positively contribute to increasing productivity and job growth, helping to turn around the current deficit that has been evidenced in the region. It has a clear strategic rationale, rooted in our main target sectors. Furthermore, the effectiveness of the programme will be monitored by CPCA (Economy and Growth), with the collation of outputs and outcomes at a programme level reported through Investment Committee and CPCA Board.

In conclusion, the new fund will build on the experiences of earlier funds, for example the Local Growth Fund which has been evaluated during the delivery of the programme and has outlined lessons learned and successes which will be built into this project and explored in the OBC.

Total cost of the project and proposed funding package is set out in the table below:

Funding Stream	£
Levelling-Up Fund	5,000,000
Strategic Growth Fund (CPCA)	20,000,000
Budget Underspends (Economy & Growth)*	1,000,000
Total	26,000,000

**This figure will be subject to the final underspends available.*

Investment Committee approved this concept on 13 January, the comments from this meeting are below:

- Concerns were expressed about ensuring equitable distribution of resources, particularly in areas like the Fenlands, which faced significant deprivation, educational cold spots, and health inequalities. Officers assured Members that the fund would aim to support projects that generated measurable social and economic benefits; indicators such as social value, health, and environmental impact would be incorporated into project evaluations and the inclusion of social value reflected a broader organisational shift to address inequalities and ensure that the resources allocated had the most impact.
- Members expressed support for consolidating budgets to achieve economies of scale and noted the importance of addressing partial underspends in past programmes.
- The Chair raised a question regarding the potential for investments to include some form of ongoing interest in the investment such as share options alongside grants to enable the Authority to share in the success of supported companies. Officers confirmed that the outline business case would explore alternatives to grants, such as equity sharing and joint ventures. Steps were also being taken to ensure robust security mechanisms, such as charges on land or formal agreements, to mitigate risks and secure potential returns on investment.
- Members queried the responsibility for creating and managing the investment pipeline. It was clarified that the Combined Authority was leading these efforts, supported by constituent local authorities and private sector partners. An inward investment team had been established to focus on pipeline development and targeted outreach. In addition, a working group comprising economic development officers from local authorities was actively contributing to the pipeline's development.
- Members acknowledged the high expectations placed on public sector investments to succeed 100% of the time. While rigorous assurance processes and due diligence aimed to minimise risks, it was noted that some level of risk was inherent.

3.4 Littleport Business and Community Centre – Market Towns Programme Phase 1 (£927,538 capital) – Concept Proposal

As a result of detailed design works, East Cambridgeshire District Council have decided to cancel the previously approved project (to expand the existing E-Space North Business Centre in Littleport) due to escalating costs and financial viability. Alternative project options have been explored by East Cambridgeshire District Council and are requesting the CPCA reallocate the Market Towns Programme funding for Littleport is allocated towards a new project. The balance of available

Combined Authority funds is £925,000 market town funding plus an additional £2,538 underspend from the completed Littleport Shop Front project, totalling £927,538.

The proposal is to allocate this sum (£927,538) towards delivering a new community building as part of the section 106 agreement within an approved residential development for the town of Littleport. The Combined Authority funds would allow the new building to include a business focus.

The new facility will provide a flexible space with a business centre focus that will complement the existing E-Space North business Centre. It will strengthen the local network of support for both residents and businesses (in collaboration with external organisations and local businesses, educational providers, community groups which will in turn create a more resilient community and better support the housing growth in the town.

The building will be managed directly by Littleport Parish Council staff. The Town Clerk will have overall responsibility for the running of the building. A Facilities/Amenities Officer will be recruited for day to day running as well as a Caretaker. Operational running costs will be funded through rental income and precept.

The building will offer a flexible space that could accommodate a range of services and activities, including:

- Outreach space - for organisations that support businesses to hold seminars and workshops, and signposting services.
- Space for short term hire - offer space for small businesses, or start-up companies who have no offices of their own, to rent office space and meeting rooms on a short-term basis.
- Space for short term hire - hot desk space for hire for home workers with limited space at home, including space for meetings or workshops. and training venue as well as a facility for providing outreach services in the town for the local community.
- Space for training - aiming to establish the facility as a venue for adult skills, including bootcamp provision.
- Conferencing space - to work in conjunction with the other space providers in the Town to offer appropriate and alternative space for a variety of events and activities.
- Outreach space for Healthcare Services – potentially a space to provide the local Medical Centre to offer outreach services for the local community. An initial agreement has already been reached with the local surgery to rent space if the project goes ahead.

The Combined Authority funds would allow the new building to include a business focus, and without the additional funding, the building would be drastically reduced – operating across only one storey and result in a loss of potential services that would benefit the community and local businesses. The funding allows for a coordinated approach to ensure the project meets both immediate community needs and the longer-term economic objectives for the town.

The total cost of the project and proposed funding package is set out in the table below:

Funding Stream	
S106 Funds (Index Linked value 10 Oct 24)	£1,063,880
LTC CIL Funds	£252,796
CPCA Market Towns Programme (Littleport)	£927,538
Total	£2,244,214

The Investment Committee approved this concept at its meeting on 16 December 2024 and the minutes include comments as set out in the following paragraphs.:

For transparency, Councillor Sam Wakeford highlighted that, as part of his cabinet responsibility in Huntingdonshire, his role included overseeing the market towns work.

Questions were posed whether the estimated footfall was linked to other businesses occupying the space and whether there were limitations on hiring out the spare. Officers responded that the projected costs were balanced against income, with plans to rent out the downstairs area and further develop the upstairs space for sole traders as part of the business case.

There were ongoing conversations with East Cambridgeshire District Council to safeguard the building's usage, with mitigations in place for deviations. Concerns were expressed about the project's rapid development due to the failure of another project, noting the significant financial commitment of nearly £1 million with limited details. It was queried whether other areas in East Cambridgeshire had

applied for the funds and the implications if the proposal was not approved. Officers emphasised the importance of ensuring all eleven market towns received funding from the programme. The recovery process should the project fail was queried. Officers assured that legal provisions and grant funding agreements would be put in place; adding that the CPCA would seek to place a charge against the building to ensure compliance with the stated usage and safeguard its investment in the case of future sales/transfers.

The projected revenue was questioned, with members noting discrepancies in the figures and the viability of generating £130k with a GP surgery attracting 2,000 people monthly. More detailed financial projections would be helpful. Officers confirmed that income estimates were based on rental income. Raising concerns about the short consultation period, members recommended a more comprehensive public consultation. The importance of aligning the project with skills and training initiatives and ensuring firm commitments from potential tenants like the GP surgery was emphasised. The East Cambridgeshire District representative on the Committee emphasised the need for community space and a GP surgery in the fast-growing town, noting the financial implications. Officers indicated that the business case would be ready for review in February 2025, with site purchase and construction planned over the subsequent 12-18 months.

In summary, there is the need for further details on financial viability, further public consultation, to ensure CPCA are consulted on in any use of the building and the terms of the agreement to safeguard the authority's investment. It was requested that these comments should be included in this report to the Combined Authority Board.

East Cambridgeshire District Council has provided the following response ahead of the CPCA Board meeting:

1. Financial sustainability, including income projections around projected usage.

The budgeted operating costs are £71,000 pa based on the spaces available for hire:

- *Large Meeting Room – for conferences, workshops, and team events.*
- *Medium-Sized Meeting Room – meetings, or training sessions.*
- *Consulting Rooms/Offices (Minimum of 4) – For private consultations, therapy sessions, or use as dedicated office spaces.*

Income for the hire of space is calculated on an hourly rate as at this moment intime a long term let is not envisaged. Income levels are based on a 60% occupancy of the 4 consultancy rooms which are small meeting rooms and could be used for hot desking shot term office/working space. These are located on the ground floor. The two larger meeting rooms are on the first floor and can accommodate approx. 12 people board room in the smaller, 50 people theatre style in the larger.

The estimated income is £95,000 pa based on 60% occupancy with an hourly average charge of £17 per facility. This rate may need to be adjusted for working space as SJIC charge £11/week +vat for their economy service. As consultancy rooms the £17 rate is competitive.

The Youth & Community Building in Littleport has a rolling hourly rate starting at £37.50 for one hour to £102 for a day. This building is regularly oversubscribed. Littleport Town Council are supplying occupancy details for the business case.

2. Project prioritisation and consultation to confirm this is preferred/most impactful project for Littleport.

A survey carried out by Littleport Town Council on Facebook at the back end of last year to residents had 90 responses to the question would a shared/community working space be of interest which 36% replied yes. The Town Council have received the following letters of support in terms of usage:

- **St George's Medical Centre, Littleport** - currently operating at circa 1600 patients over optimal weighted capacity = 12% over capacity
- **Cambridgeshire Skills** - The creation of this facility offers significant potential to provide training opportunities that meet the needs of both local residents and businesses, aligning with our mission to empower communities through learning and skills development.
- **Cambridgeshire and Peterborough Association (CAPALC)** - We constantly seek good venues, and it seems Littleport have an excellent opportunity here. Having another community building set up with all the facilities we require for a successful event such as accessible meeting rooms
- **Cambridgeshire Police** – requirement for various workshops in the town

	<ul style="list-style-type: none"> • Ely College – Education & training venue in Littleport • Cambridgeshire Library Service – looking to expand business services in Littleport (BIPC) and seeking suitable accommodation. <p><i>In addition, E-space North tenants in Littleport are being surveyed for potential support. Results will be available in January. The centre has also lost a meeting room space at E-space to accommodate tenants and having a local venue that our tenants can use would be well received.</i></p> <p><i>In terms of project selection. The original project at E-space was selected to support the Master Plan and vision for the Town in developing the viability of sustainable employment and business growth. In selecting this project as the only viable alternative to match the original aim, the project aligns with the regional development goals outlined in local Masterplans, and it is part of the Section 106 agreement associated with the residential development, ensuring that the town’s growth is supported by appropriate community infrastructure. The project also addresses the need for affordable business space and public service accessibility as part of ongoing regional development strategies.</i></p> <p>3. Grant security and financial risk, including safeguarding CPCA investment.</p> <p><i>In terms of the security of the grant members can be assured that as part of the 106 agreement Littleport TC have to build a building on that site. As explained the scale and scope will be reduced if the additional funding is not provided. The proposed expanded building will not go ahead until additional CPCA funding is approved.</i></p>						
3.5	<p>The appropriate approval mechanism for each project progressing onto business case stage is summarised in the table below, based on the current estimated project cost as set out above. However, it is important to note that the estimated project cost between concept and business case stage may change as further work is done on defining and designing the project.</p> <table border="1" data-bbox="188 981 1481 1267"> <thead> <tr> <th data-bbox="188 981 933 1037">Project Name</th> <th data-bbox="933 981 1481 1037">Business Case Governance Route</th> </tr> </thead> <tbody> <tr> <td data-bbox="188 1037 933 1176">Strategic Investment & Innovation Growth Fund (OBC)</td> <td data-bbox="933 1037 1481 1176"> a) Investment Panel (Feb 2025) b) Investment Committee (March 2025) c) Combined Authority Board (March 2025) </td> </tr> <tr> <td data-bbox="188 1176 933 1267">Littleport Business & Community Business Centre (FBC)</td> <td data-bbox="933 1176 1481 1267"> a) Investment Panel (March 2025) b) Chief Executive Approval (March 2025) </td> </tr> </tbody> </table>	Project Name	Business Case Governance Route	Strategic Investment & Innovation Growth Fund (OBC)	a) Investment Panel (Feb 2025) b) Investment Committee (March 2025) c) Combined Authority Board (March 2025)	Littleport Business & Community Business Centre (FBC)	a) Investment Panel (March 2025) b) Chief Executive Approval (March 2025)
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4. Chief Executive ODN Decisions	
4.1	Below is a brief description for each Officer Decision Notices (ODN’s) approved in December 2024.
4.2	<p>Huntingdon Cromwell Museum (Market Towns Programme Phase 1) – Change request approved to amend the project scope and to allocate the remaining funds of £299,354 towards the acquisition of property (7-8 Market Hill Huntingdon) to enable the expansion of Cromwell Museum in Huntingdon, as opposed to expansion of the existing space. Decision - ODN016-2024 Market Towns Phase 1 - Cromwell Museum.</p>
4.3	<p>Market Towns Programme (Phase 2) – Change request approved to reprofile programme budget. To reduce budget on programme Stream 1 (Community Owned Businesses) by £90,000 (and associated outputs - 13 groups instead of 15 to receive large grants of £45k) and to reallocate the funds to the other two programme Streams (Social Enterprise Hubs and STEM Exhibitions). Decision - ODN015-2024 Market Towns Phase 2 - Stream 1 Community Ownership of Local Businesses.</p>

5. Investment Committee Decisions	
5.1	Below is a brief description of approvals from the Investment Committee meeting held on 16 December 2024. Please use the following link for more detail - Agenda for Investment Committee on Monday, 16th December, 2024, 2.00 pm

5.2	Digital Connectivity Strategy Implementation (2025-2029) for Year One 2025-2026 (Business Case). The approved Cambridgeshire and Peterborough Digital Connectivity Strategy 2025-2029 seeks to deliver future facing, long lasting digital infrastructure that will ensure that digital connectivity is available to all – supporting effective public service delivery, thriving communities and sustainable business growth. The estimated cost of year one is £2.15m which is to be met from a forecast underspend of c£0.8m from the 2024-2025 Digital Connectivity Strategy delivery and further funding of £1.35m.
5.3	Greater Cambridge Impact Investment Fund (Business Case). This project requests CPCA investment of £1m into Greater Cambridge Impact, which is a 10-year impact investment vehicle that aims to build a funding envelope of £10m to address systemic inequality and contributing to good growth in the region, leveraging private and philanthropic funds to invest in impactful and scalable partnership projects across the Voluntary, Community and Social Enterprises (VCSE) and public sector, delivering social innovation. This will match an investment of £1m by Cambridge City Council in the Fund.
5.4	Peat Soil Affected Roads: Fen Roads Trial (Business Case). This project is to trial innovative solutions to address the continuing maintenance and safety problems related to roads constructed over fenland soil deposits which will inform future investment in Cambridgeshire and Peterborough as well across the wider fens landscape region into Norfolk and Lincolnshire. This is £1.5m project, capital funded from the Climate Programme funds within the MTFP.

6. Background

6.1	The Single Assurance Framework (SAF) is a tool that enables the CPCA to develop and deliver successful programmes and projects and explain the clear rationale through concept papers and business cases on how its strategic objectives will be delivered. The SAF has been in operation since June 2024 and Investment Panel and Investment Committee established to support its delivery.
6.2	The SAF is a set of systems, processes and protocols designed to provide the Combined Authority with a consistent approach for appraisal, assurance, risk management and performance throughout the lifecycle of projects and programmes. The SAF sets out key processes for ensuring accountability, probity, transparency and legal compliance and for ensuring value for money is achieved across its investments.
6.3	The SAF seeks to set out the framework and processes the Combined Authority will utilise to provide confidence to itself, Government, stakeholders and partners that it has robust systems in place to best enable its projects and programmes to realise the benefits they seek to deliver. The development of concept papers and business cases to support project investment is key to the SAF.

7. Appendices

7.1	APPENDIX A. Cygnet Bridge (Fletton Quays Peterborough) – Change Request.
7.2	APPENDIX B. Strategic Investment and Innovation Growth Fund – Concept Proposal.
7.3	APPENDIX C. Littleport Business & Community Centre (Market Towns Programme Phase 1) – Concept Proposal.

8. Implications

Financial Implications

8.1 The financial implications are set out in the report.

Legal Implications

8.2 The CPCA Single Assurance Framework provides that a Change Control is the process through which all requests to change the approved baseline of a project, programme or portfolio are captured,

	<p>evaluated, and then approved, rejected or deferred. A Change Request Form is required when the tolerances that were set out in the approved Business Case are or will be breached. These include changes to Time, Cost and Scope (section 6.4 Change Requests and Funding Clawback).</p> <p>In needFor capital funding projects involving the purchase of an asset, it is essential to ensure that the funds are adequately safeguarded. To comply with its Best Value Duty, the Combined Authority must ensure the asset is utilised for its intended purpose and not disposed of or repurposed. To achieve this, the Authority will secure the asset through a legal charge. Where applicable, an overage agreement will also be implemented. This approach allows the Authority, as the first-ranked legal charge holder, to protect its investment and recover funds if necessary.</p> <p>Legal is currently negotiating a legal charge for the Huntingdon Cromwell Museum including an overage agreement on the property which will need to be in place before the purchase completes. This will also impact on Littleport Business & Community Centre building and appropriate safeguards will be agreed as part of the business case if the concept is approved.</p>
Public Health Implications	
8.3	Cygnets Bridge – Fletton Quays Peterborough will provide a vital new link between two significant redevelopment areas and the City Centre core, facilitating easier and more sustainable travel on foot, wheeling or by bicycle. The project's primary goals of improving connectivity within Peterborough, promoting active travel, and supporting sustainable development will have a positive impact on public health for the area.
Environmental & Climate Change Implications	
8.4	None
Other Significant Implications	
8.5	Not applicable
Background Papers	
8.6	Single Assurance Framework Board report 29th November 2023 Single Assurance Framework Investment Committee Terms of Reference (from page 24)