



SAWSTON PARISH COUNCIL

MINUTES of the FINANCE & GENERAL PURPOSES COMMITTEE MEETING HELD ON 18 NOVEMBER 2025

Held at Parish Council Office- Meeting commenced at 7.30 pm

PRESENT:

Clerk: Jo Keeler

Councillors

Kieran Cooper (Chair)

Ian Reeves (Vice Chair)

David Bard

Kevin Cuffley

Paul Allen

Kevin Deeming

Paul Smith

Colin Groves

1 APOLOGIES FOR ABSENCE

Brian Milnes – Personal

2 DECLARATIONS OF INTEREST FOR THIS MEETING

None

3 TO CONFIRM AND SIGN THE MINUTES OF THE FINANCE & GENERAL PURPOSES COMMITTEE MEETING HELD ON 17 JUNE 2025

The minutes of the Finance & General Purposes Committee meeting held on 17 June 2025 were read, confirmed, and signed.

It was **proposed** by Councillor David Bard and **seconded** by Councillor Kevin Cuffley to accept the minutes.

VOTE: 7 FOR : 0 UNANIMOUS

4 MATTERS ARISING – NEW INFORMATION ONLY

None

5 TO RECONILE ACCOUNTS

The committee reviewed the bank accounts reconciliation up to 31st October 2025 but as the statement for the CO Op account wasn't presented it was agreed that the Chair of F&GP will look at this with the Clerk to ensure it balances.

6 TO REVIEW RESERVES AND UPDATED ACCOUNT BALANCES

Councillor Kieran Cooper deferred the review of reserves until the next Finance & General Purposes meeting as it is being updated.

The committee received updated account balances for all the accounts the Parish Council have. It was also noted that the FSCS deposit limit will be increased to £120k from 1st December.

It was **proposed** by Councillor Kieran Cooper and **seconded** by Councillor David Bard that the Parish Council do not open any more accounts at present and review at the next meeting in February.

VOTE: 7 FOR : 0 UNANIMOUS

7 TO DISCUSS FIDELITY INSURANCE

The Clerk explained that the Parish Council is currently insured for £300k (Fidelity Insurance) covering the possible loss of cash through theft or dishonesty. It was advised by the Internal Auditor to review this looking at the Parish Councils entire funds held to try and ensure the safety of the money.

To increase the cover to £1m would cost an additional premium of £1,363.88 per annum and to increase to £1.5m would be an additional cost of £2,600.00 per annum. This was discussed.

It was **proposed** by Councillor Kieran Cooper and **seconded** by Councillor David Bard to **RECOMMEND TO FULL** to increase the cover to £1m. The Clerk will confirm the additional premium before the full parish meeting.

VOTE: 7 FOR : 0 UNANIMOUS

Councillor Paul Smith arrived 7.41pm

8 TO REVIEW RISK MANAGEMENT REGISTER

The committee reviewed the current Risk Management Policy. A couple of slight amends were made. The reviewed policy will be on the parish council website once adopted.

It was **proposed** by Councillor Kevin Cuffley and **seconded** by Councillor Ian Reeves to **RECOMMEND TO FULL** to adopt the updated version of this policy.

VOTE: 8 FOR : 0 UNANIMOUS

9 TO DISCUSS THE CAMBRIDGE PENSION FUND

The Clerk explained that the Cambridge Pension Fund has advised the contribution rates payable by the employer from 1 April 2026 to 31 March 2029 will change from 21.5% to 16.8%. The Parish Council has been asked if they accept the proposed contribution rate from 1 April 2026 or would like to have further discussions about the valuation results. This was discussed.

It was **proposed** by Councillor Kevin Cuffley and **seconded** by Councillor David Bard to **RECOMMEND TO FULL** to accept the new rate of 16.8% from 1 April 2026.

VOTE: 8 FOR : 0 UNANIMOUS

10 TO DISCUSS CARD MACHINES FOR DONATIONS

Councillor Kieran Cooper explained that the donations were down this year on bonfire night and felt that it was due to people not have cash to donate in the buckets. The Clerk suggested a way for people to pay online would increase the donations.

Councillor Colin Groves suggested Sum-Up machines as you can set up several donation amounts and people can then make the payment/donation by tapping their bank cards. Councillor Paul Smith uses Tide on his mobile phone to receive payments which was also discussed.

It was **proposed** by Councillor Ian Reeves and **seconded** by Councillor Kevin Deeming to purchase 2 Sum-Up machines to start with and check they are compatible with the phones that will be used and have a web-based Sum up page with QR code so people can make online donations too. Councillor Colin Groves offered to help the Clerk with this.

VOTE: 8 FOR : 0 UNANIMOUS

11 TO AGREE BUDGET SETTING FOR COMMITTEES FOR 2026/2027

The committee went through each of the committee's budgets.

The committee could not recommend a final figure to the full council as they had not yet received the tax base information from SCDC. Councillor Kieran Cooper suggested we chase the tax base figure so we can hopefully agree a final precept at the December's Finance & General Purposes meeting.

12 COUNCILLORS ISSUES AND AGENDA ITEMS FOR THE NEXT MEETING – F&GP ONLY

None

Meeting Closed 9.00 PM

DRAFT