



Minutes for Finance Working Group

Thursday the 27th of November 2025

Held via Google Meet

Agenda Item No.	Agenda Item Name
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2	Persons present
3	Current Composition of the Working Group
4	Acceptance of previous meeting's minutes
5	Reports
6	Matters arising from the previous Meeting
7	Items for Discussion
8	Any Other Business
9	Details of the Next Meeting

1.0 Apologies for Absence

None

2.0 Persons present

CJB
KD
TH
MR
GD
MH

3.0 Current Composition of the Working Group

	Name	Initials
Convenor (BCA Treasurer)	Redacted	CJB
CNCC	Redacted	KD
CSCC	Redacted	TH
CW / OC	Redacted	MR
DCUC	Redacted	GD
DCA	Redacted	MH

Note: The version of these minutes uploaded to the website has some sensitive information redacted to combat AI web scraping to enable fraud. Any BCA member may request a full version from treasurer@british-caving.org.uk

4.0 Final comments on previous Meeting's Minutes

None.

5.0 Reports

Reports were not requested for this meeting.

6.0 Matters arising from the previous Council Meeting

None.

7.0 Items for Discussion

BCA Budget – Introduction

CJB noted that although in recent years the Finance Committee had limited its role to approving claims from each Regional Council (RC), it did have a wider role, now reflected in the ToR for the Finance WG, of providing advice to the BCA Treasurer. The primary purpose of this meeting was to review the budget for 2026. Input from Regional Treasurers was valued as RCs spend 15% of the BCA budget, or 30% of what is left after paying the insurance premium.

Regional Budget estimates

MR mentioned the difficulty of finding information from colleagues on the RC – this is a problem we all have although FOD makes this harder for Wales. CJB accepts that regional budgets are 'best estimate'. 2026 budgets are less crucial than 2025 (where BCA had to plan for a deficit) as BCA is expecting a surplus in 2026, and to be able to rebuild reserves.

BCA budget for 2026

There were no comments on the overall BCA budget.

BCA 'Contents' insurance

While BCA Public Liability insurance applies automatically to all RCs, CJB noted that BCA Insurance only covers 'contents' of declared value at stated locations, which do not currently include any regional equipment. If RCs wish to have cover CJB can send the form. Some gear such as drills may be stored at houses and covered by home insurance (it's an insurance principle that the same thing should not be covered under two policies).

One RC has purchased some survey gear, now stored at club premises. CJB confirmed that this is an example of the issue. It won't be covered at present under BCA's policy as the club is not a listed location, but could be added.

The purchase of the survey gear would be included in the RC claim. CJB has asked that claims are categorised by the same topics as BCA Working Groups. It was suggested that Training and Equipment would be the relevant category for survey equipment. CJB undertook to find out. (Post meeting note: Training and Equipment is the correct category, as the scope of 'equipment' includes anything cavers or groups of cavers would carry into the cave with them.

TH mentioned a potential historical claim by CSCC. CJB will make council aware of the circumstances with the aim of putting it on record and establishing a sympathetic approach.

CJB ask that for regional 2025 claims, if possible, to use the same categories as the 2026 budget, ie, separate out anchors if possible.

Predicted out-turn / claims:

CNCC ~ £5800 (approx as budget)
DCUC < £1000 (large underspend)
CSCC < £1000 (small underspend)
DCA ~ £2750 (large underspend)
CW/OC ~ £2875 (large overspend)

The under and over spends mostly balance out, so the total across all regions is about £700 underspent.

8.0 Any Other Business

TH noted that a member in the region has developed an electronic log / trip report app. This is at present just a proposal from the individual and has not been adopted by the region. A formal proposal from the member is expected. Implementation will require a server. CJB will obtain opinions on whether a small amount of BCA funded provision is possible. It's not clear whether any of the existing WGs would cover this.

TH has a possible suggestion for an alternative membership provider to JustGo. CJB noted that BCA have only recently expanded into using JustGo for membership having initially used them to support Qualifications Management and have invested in significant customisation for that. It's not likely BCA would want to change in the short term, but an alternative may be needed if for any reason JustGo fail to meet BCA's needs.

9.0 Details of the Next Meeting

To be advised