Cambridgeshire Pension Fund Board Annual Report 2022-23

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Chair's Foreword

It is my pleasure, as Chair of the Cambridgeshire Pension Fund Board, to introduce the eighth Cambridgeshire Pension Fund Board Annual Report, for 2022-23. The Board was established in accordance with the Public Service Pensions Act 2013. Our task is to assist Cambridgeshire County Council by making sure it is administering the Local Government Pension Scheme effectively and efficiently and is compliant with the law.

I was delighted to be re-elected Chair of the Board and to welcome back Barry O'Sullivan who continues in the role of Vice-Chair. Aligned with the net zero aspirations of the administering authority, we continue in the main to meet virtually. All meetings of the Board are available to watch on the County Council's YouTube site at Cambridgeshire County Council - YouTube

I wish to put on record my thanks to Councillor Philippa Slatter, Employer Representative, and Martin Dachs, Employee Representative who both stood down from the Board in 2023, for their contributions. The Board welcomed Councillor Geoffrey Seeff, Employer Representative, to his first meeting in March 2023.

As Chair, I am keen for the Board to continue to work hard to protect both the interests of the Pension Fund and its members. I am grateful for the continuing support from members of the Board. I am confident that the dedication and commitment of these members to assist Cambridgeshire County Council in maintaining the high standards of the administration of the Fund will continue into 2023-24.

I welcome comments and feedback on the administration and governance of the Cambridgeshire Pension Fund from both employers and members and all other stakeholders and encourage them to raise any issues of concern directly with me or any other member of the Cambridgeshire Local Pension Board.

Councillor Denis Payne
Chair of Cambridgeshire Local Pension Board

Background

The Public Services Pensions Act 2013 requires all Public Service Pension Schemes to establish a Local Pension Board to assist the Administering Authority (Cambridgeshire County Council) to:

- secure compliance with the Local Government Pension Scheme (LGPS)
 regulations and other legislation relating to the governance and administration of
 the LGPS and also the requirements imposed by the Pensions Regulator in
 relation to the LGPS; and
- ensure the effective and efficient governance and administration of the LGPS.

The Cambridgeshire Local Pension Board is in addition to the existing Cambridgeshire Pension Fund Committee. It is a non-decision-making body and is designed to act as a critical friend to the existing Committee and Investment Sub-Committee.

The Local Government Pension Scheme (Amendment) (Governance) Regulations 2015 relating to the creation and ongoing operation of the local pension boards were laid before Parliament on 28 January 2015 and came into force on 20 February 2015.

The Cambridgeshire Local Pension Board was established by Cambridgeshire County Council (the administering authority) at its full Council meeting on 24 March 2015. The first meeting of the Board was held on 16 July 2015.

Role and Remit

The role and remit of the Cambridgeshire Local Pension Board is to assist Cambridgeshire County Council (the administering authority) by making sure it is administering the Local Government Pension Scheme effectively and efficiently and, in doing so, is complying with relevant laws and regulations. The Board does this by reviewing the policies and practices that Cambridgeshire County Council has adopted and checking them against the applicable regulations, as well as comparing them to examples of best practice elsewhere.

Governance Compliance Statement

Each Administering Authority must have in place a Governance Compliance Statement that sets out whether it delegates its functions, or part of its functions, under the Regulations to a committee, a sub-committee or an officer of the authority. Where the Administering Authority does delegate its functions, the statement must include:

- the terms, structure and operational procedures of the delegation;
- the frequency of any committee or sub-committee meetings;
- whether such a committee or sub-committee includes representatives of scheme employers or members, and if so, whether those representatives have voting rights;
- the extent to which a delegation, or the absences of a delegation, complies with guidance given by the Secretary of State and, to the extent that it does not so comply, the reasons for not complying; and
- details of the terms, structure and operational procedures relating to the Local Pension Board.

Constitution and Membership

Cambridgeshire County Council approved the terms of reference for the Cambridgeshire Local Pension Board on the basis that the Board is a stand-alone authority. With the assistance of the Local Pension Board, it has also approved standing orders for the Board. A copy of Part 3B of the Council's constitution, within which the scheme of delegation is held, is available here (see from page 7)

A local pension board must include an equal number of employer and member representatives with a minimum requirement of four in total. At its meeting on 24 March 2015, Cambridgeshire County Council agreed to establish a local pension board with three employer representatives and three scheme member representatives. The term of appointment for all members is four years or until qualification for membership ceases.

The method of appointment is two employer representatives appointed by Cambridgeshire County Council Full Council and all other members appointed via an open and transparent selection process. An application pack containing the terms of reference and an outline of the knowledge and understanding, and capacity requirements is available and advertised to employers and members within the Fund in a way that is compliant with the Local Government Pension Scheme (LGPS) – Guidance on the Creation and Operation of Local Pension Boards in England and Wales whenever a new member is recruited.

Following receipt of applications from potential representatives, a short listing and interview process involving the Council's Monitoring Officer or their representative determines whether the representative has the required attributes to carry out the role effectively. At the request of the Board, the Monitoring Officer has agreed that the Chair and Vice-Chair of the Board can be involved in the interview process.

The membership of the Board is as set out overleaf:

Employer Representatives



Councillor Simon King
Cambridgeshire County Council Conservative Group
Simon.King@cambridgeshire.gov.uk

Appointed: 23 May 2017



Councillor Philippa Slatter
Cambridgeshire County Council Liberal Democrat Group
Cllr.philippa.slatter@gmail.com

Appointed: 18 May 2021

No longer a member: 21 March 2023



Councillor Geoffrey Seeff
Cambridgeshire County Council Liberal Democrat Group
geoffrey.seeff@cambridgeshire.gov.uk

Appointed: 21 March 2023



Councillor Denis Payne
Histon and Impington Parish Councillor
Denis.payne@hisimp-pc.gov.uk

Appointed: 3 February 2017 Reappointed: 22 February 2021

Scheme Member Representatives



Barry O'Sullivan
Cambridgeshire County Council, Customer Service Advisor
Barry.O'Sullivan@cambridgeshire.gov.uk

Appointed: 16 July 2015 Reappointed: 3 May 2019 Reappointed: 28 April 2023



Val Limb
Former Senior Internal Auditor (Manager) – The Phoenix Group
democraticservices@cambridgeshire.gov.uk
Appointed: 1 January 2021

Martin Dachs
Interim Finance Director
democraticservices@cambridgeshire.gov.uk

Appointed: 23 February 2021

No longer a member: 25 March 2023

The Chair and Vice-Chair of the Board are elected by the Board on annual basis.

For this reporting period, the Chair was Councillor Denis Payne and the Vice-Chair was Barry O'Sullivan.

The Board has met four times during the period of this Annual Report.

The attendance record for members of the Board is detailed below:

Employer Representatives

Date	Councillor Simon King	Councillor Philippa Slatter	Councillor Geoffrey Seeff	Councillor Denis Payne
1 July 2022	Attended	Apologies	Not a member	Attended
11 November 2022	Apologies	Attended	Not a member	Attended
23 January 2023	Apologies	Attended	Not a member	Attended
28 April 2023	Attended	Not a member	Attended	Attended

Scheme Member Representatives

Date	Barry O'Sullivan	Val Limb	Martin Dachs
1 July 2022	Attended	Apologies	Apologies
11 November 2022	Attended	Attended	Attended
23 January 2023	Attended	Attended	Attended
29 April 2022	Attended	Attended	Not a member

Code of Conduct and Conflicts Policy

Cambridgeshire County Council (the administering authority) is required to prepare and approve a code of conduct for the Board to adopt. The code of conduct should set out the standards of behaviour expected of members, incorporating the 'Seven Principles of Public Life' (known as the Nolan Principles).

The elected and co-opted members of a local authority are governed by their local authority's code of conduct for councillors. This code is required of every local authority by the Localism Act 2011 and sets out the standards of behaviour expected of individuals in their capacity as councillors. In addition, there is a legal obligation for councillors to disclose, in a register maintained by the authority's monitoring officer, certain pecuniary interests, as defined in regulations made under the 2011 Act. Both of these requirements apply to any members of a Local Pension Board who are also councillors of a local authority. They do not apply to members of a Local Pension Board who are not councillors unless they are specifically adopted in terms of reference or other policy document to apply to the other members of the Board.

The Cambridgeshire Local Pension Board has agreed formally, at its meeting on 21 October 2015, to adopt the Cambridgeshire County Council Code of Conduct for all members of the Board. A link to the completed code of conduct forms for County Councillor Board members is available here (click on the relevant member and go to "Members Interests")

The code of conduct forms for non-County Councillor members are retained by the Democratic Services Assistant, Rhiannon Leighton, supporting the Board.

It is not anticipated that significant conflicts of interest will arise in the same way as would be the case if the Board was making decisions on a regular basis (compared, for example, to a Pension Fund Committee). However, officers will take steps to identify, monitor and manage conflicts effectively. At its meeting on 20 April 2018, the Board agreed a formal Pension Fund Conflicts of Interest Policy, under which a register of conflicts of interest will be maintained and published on the administering authority's website.

A fund specific Conflicts of Interest Policy was enacted in December 2022 to ensure actual and potential conflicts of interest are identified and managed appropriately and is available here.

Knowledge and Understanding

In accordance with Section 248A of the Pensions Act 2004, every individual who is a member of a Local Pension Board must be conversant with:

- the rules of the Local Government Pension Scheme (LGPS); and
- any document recording policy about the administration of the Fund which is for the time being adopted in relation to the Fund.

Each individual must have knowledge and understanding of the law relating to pensions and such other matters as may be prescribed.

Cambridgeshire County Council (the administering authority) is required to make appropriate training to Local Pension Board members to assist them in undertaking their role and where possible support all members of the Board in undertaking that training. The Board approved a Knowledge and Understanding Policy Framework for Cambridgeshire Pension Fund Board Members at its meeting on 21 October 2015.

During 2021, a suite of core competency modules were delivered to the Board on the following topic areas -

- Introduction to the LGPS
- Pensions legislation and guidance and national guidance
- Local governance and pensions procurement, contract management and relationship matters
- Funding strategy and actuarial methods, and financial, accounting and audit
- Investments Financial markets and products
- Pensions Administration and Communication

The Local Pension Board is required to keep appropriate records of the learning activities of individual members and the Local Pension Board as a whole. This will assist members in demonstrating their compliance, if necessary, with the legal requirement and how they have mitigated risks associated with knowledge gaps. It is a statutory requirement to include details of the training undertaken by members of the Pension Fund Board in the Fund's Annual Report. In addition, this information may be required by other agencies such as the Pensions Regulator from time to time.

From July 2023, the Hymans Robertson Online platform is a mandatory component of the Training Strategy and covers the core CIPFA modules as well as current issues in the LGPS landscape.

The most recent version of the Training Strategy can be found here.

A schedule detailing the training undertaken by Cambridgeshire Local Pension Board members is detailed below:

Member	Event	Date
Cllr Simon King [Appointed 23 May 2017]	Statutory and non-statutory policies – training item Cross Pool Open Forum CIPFA Training Day Introduction to the LGPS Completion of the Pension Regulator's Toolkit Internal Dispute Resolution Procedure Investment Presentation Cyber Resilience Monitoring and Maintaining Outsourced Providers Valuation Presentation Valuation Presentation (Committee) LGPS Investment costs and risk management (virtual) Schroders Training Session (virtual) Schroders Training Session (virtual) Investment Training Day (virtual) Pension Information Day (virtual) Hymans Valuation Training (virtual) Governance and Fiduciary Duty (virtual) Aon 7 Core Competency Modules (virtual) Aon Climate Webinar Hymans Valuation Training (virtual) Aon Cyber Resilience (virtual) Aon Conflicts of Interest Training (virtual)	23/02/2018 27/03/2018 09/05/2018 26/09/2018 29/09/2018 15/02/2019 15/02/2019 03/05/2019 01/07/2019 01/07/2019 10/10/2020 03/06/2020 15/07/2020 15/07/2021 21/06/2021 21/06/2021 Summer 21 12/07/2021 01/02/2022 08/03/2022 25/11/2022
Cllr Philippa Slatter [Appointed 18 May 2021]	Hymans Valuation Training (virtual) Aon/Cyber Griffin - Cyber Resilience (virtual) Governance and Fiduciary Duty (virtual)Aon 7 Core Competency Modules (virtual) Hymans Valuation Training (virtual) Aon Cyber Resilience (virtual) Responsible Investments (virtual) Conflicts of Interest Training (virtual) Pension Liability and LDI (virtual)	01/02/2021 08/03/2021 21/06/2021 Summer 21 01/02/2022 08/03/2022 26/07/2022 25/11/2022 16/12/2022
Cllr Geoffrey Seeff [Appointed 21 March 2023]		

Member	Event	Date
Cllr Denis	Completion of the Pension Regulator's Toolkit	28/02/2017
Payne	Training Needs Analysis	07/03/2017
[Appointed	Local Pension Board Two Years on Seminar	28/06/2017
3 February	Pension Information Day	05/07/2017
2017]	LGC Investment Summit	07/09/2017
-	Pension Information Day	06/10/2017
	Pension Information Day	22/11/2017
	Employers Forum	29/11/2017
	Pension Information Day	07/02/2018
	Statutory and non-statutory policies – training item	23/02/2018
	Local Pension Board Three Years on Seminar	27/06/2018
	CIPFA Training Day	09/05/2018
	LGC Investment Summit	07/09/2018
	Internal Dispute Resolution Procedure	15/02/2019
	Investment Presentation	15/02/2019
	Cyber Resilience	03/05/2019
	PLSA Local Authority Conference	13/05/2019
	Local Pension Board Annual Event	26/06/2019
	Monitoring and Maintaining Outsourced Providers	01/07/2019
	Valuation Presentation	01/07/2019
	LGC Investment Seminar	06/09/2019
	Pension Information Day	06/03/2020
	Schroders Training Session (virtual)	12/06/2020
	Schroders Training Session (virtual)	19/06/2020
	Schroders Training Session (virtual)	15/07/2020
	Investment Training Day (virtual)	15/07/2020
	PLSA Annual Conference (virtual)	12-16/10/20
	LAPF Strategic Investment Forum (virtual)	4-5/02/2021
	Pension Information Day (virtual)	10/02/2021
	Local Pension Board Spring Seminar (virtual)	18/02/2021
	Hymans Valuation Training (virtual)	01/02/2021
	Aon Cyber Resilience Training (virtual)	08/03/2021
	Governance and Fiduciary Duty (virtual)	21/06/2021
	Aon 7 Core Competency Modules (virtual)	Summer 21
	Aon Climate Webinar	12/07/2021
	Aon/Cyber Griffin - Cyber Resilience (virtual)	8&22/07/21
	Mercer 'LGPS: setting a course to net zero' webinar	22/09/2021
	Employer Forum (virtual)	17/11/2021
	LGA Governance Conference (virtual)	January 22
	Hymans Valuation Training (virtual)	01/02/2022
	PLSA ESG Conference (virtual)	9&10/03/22
	Aon Cyber Resilience (virtual)	08/03/2022
	Responsible Investments (virtual)	26/07/2022
	Conflicts of Interest Training (virtual)	25/11/2022
	Governance Conference (virtual)	19-20/01/23

Member	Event	Date
Barry O'Sullivan	LGA Local Pension Board Training	21/05/2015
[Appointed	LGSS Joint Local Pension Board Training	01/09/2015
16 July 2015]	UBS First Steps	03/11/2015
	UBS Second Steps	03/11/2015
	LGSS Valuation Training	03/02/2016
	Local Pension Board Seminar	29/06/2016
	Pension Ombudsman Case Study-Training item	22/07/2016
	Completion of the Pension Regulator's Toolkit	02/02/2016
	LGC Investment Seminar	03/02/2017
	Local Pension Board Two years on Seminar	28/06/2017
	Pension Information Day	05/07/2017
	Unison Eastern Regional pensions forum	22/09/2017
	National LGPS Seminar	10/01/2018
	Pension Information Day	06/10/2017
	Pension Information Day	22/11/2017
	Training Needs Analysis	06/12/2017
	National LGPS Seminar	10/01/2018
	Statutory and non-statutory policies – training item	23/02/2018
	CIPFA Training	09/05/2018
	CIPFA Training	04/07/2018
	LGC Investment Summit	06/09/2018
	UNISON LGPS Seminar	11/12/2018
	Internal Dispute Resolution Procedure	15/02/2019
	Investment Presentation	15/02/2019
	Local Pension Board Annual Event	26/06/2019
	Monitoring and Managing Outsourced Providers	01/07/2019
	Valuation Presentation	01/07/2019
	LGC Investment Seminar	08/09/2019
	Investment Information Day	09/10/2019
	Pension Information Day	06/03/2020
	Investment Training Day (virtual)	15/07/2020
	Pension Information Day (virtual)	10/02/2021
	Local Pension Board Spring Seminar (virtual)	10/02/2021
	Hymans Valuation Training (virtual)	01/02/2021
	Aon Cyber Resilience Training (virtual)	08/03/2021
	Governance and Fiduciary Duty (virtual)	21/06/2021
	Aon 7 Core Competency Modules (virtual)	Summer 21
	Aon/Cyber Griffin - Cyber Resilience (virtual)	8&22/7/21
	Unison De-carbonising Pension Investments (virtual)	10/12/2021
	LGA Governance Conference (face to face)	January 22
	Hymans Valuation Training (virtual)	01/02/2022
	, , , , , , , , , , , , , , , , , , ,	02/02/2022
	Hymans Planning for the 2021 valuation webinar	
	Aon Cyber Resilience (virtual)	08/03/2022
	Responsible Investments (virtual)	26/07/2022
	Conflicts of Interest Training (virtual)	25/11/2022
	Person Liability and LDI (virtual)	16/12/2022
	Governance Conference (face to face)	19-20/01/23

Member	Event	Date
Val Limb	PLSA Local Authority Conference	18/05/2020
[Appointed 1	The Pensions Regulator Toolkit incl scams module	22/11/2020
January 2021]	LAPF Strategic Investment Forum (virtual)	4-5/02/2021
	Pension Information Day (virtual)	10/02/2021
	Local Pension Board Spring Seminar (virtual)	18/02/2021
	Hymans Valuation Training (virtual)	01/02/2021
	Aon Cyber Resilience Training (virtual)	08/03/2021
	DG Publishing Responsible Investments Seminar (virtual)	28/04/2021
	PLSA ÉSG Conference (virtual)	18/05/2021
	Governance and Fiduciary Duty (virtual)	21/06/2021
	Aon 7 Core Competency Modules (virtual)	Summer 21
	Barnett Waddingham & CIPFA LGPS Local Pension	23/06/2021
	Boards Annual event (virtual)	
	Aon/Cyber Griffin - Cyber Resilience (virtual)	8&22/07/21
	Hymans Valuation Training (virtual)	01/02/2022
	Aon Cyber Resilience (virtual)	08/03/2022
	PLSA Local Authority Conference (virtual)	9&10/03/22
	Link Investment Day (virtual)	13/05/2022
	Responsible Investments (virtual)	26/07/2022
	Cyber Griffin Cyber Resilience (virtual)	18,24/10/22
	Conflicts of Interest Training (virtual)	25/11/2022
	Person Liability and LDI (virtual)	16/12/2022
	Governance Conference (virtual)	19-20/01/23
Martin Dachs	Governance and Fiduciary Duty (virtual)	21/06/2021
[Appointed 23	Aon 7 Core Competency Modules (virtual)	Summer 21
February 2021]	Cyber Griffin Part A Cyber Resilience	30/11/2021
	Cyber Griffin Part B Cyber Resilience	17/12/2021
	Hymans Valuation Training (virtual)	01/02/2022
	Aon Cyber Resilience (virtual)	08/03/2022
	Responsible Investments (virtual)	26/07/2022
	Conflicts of Interest Training (virtual)	25/11/2022

It is important to note that at the beginning of the pandemic all face to face training was cancelled. It took time for virtual training to be set up so there was less training available for much of 2020 than would otherwise have been the case.

A Local Pension Board is also required to prepare and keep updated a list of the core documents recording policy about the administration of the Fund and make sure that the list and documents (as well as the rules of the LGPS) are accessible to its members.

The Pensions Service has prepared such a list for Cambridgeshire Local Pension Board members, which is available here.

Reporting Breaches of the Law to the Pensions Regulator Policy

In accordance with section 70 of the Pensions Act 2004, certain individuals must report to the Pensions Regulator as soon as reasonably practicable where that individual has reasonable cause to believe that:

- a duty which is relevant to the administration of the LGPS, and is imposed by or by virtue of an enactment or rule of law, has not been or is not being complied with; and
- the failure to comply is likely to be of material significance to the Regulator in the exercise of any its functions.

This obligation directly applies to each individual who is a member of the Local Pension Board. The Local Pension Board must therefore have effective arrangements in place to meet its duty to report breaches of law.

At its meeting on 21 October 2015, the Cambridgeshire Local Pension Board was informed that, in line with the Pensions Regulator's Code of Practice number 14 (Governance and administration of public service pension schemes), the Fund had developed a policy that sets out the mechanism for reporting breaches of the law.

The policy ensures that those with a responsibility to report breaches of the law are able to meet their legal obligations, by analysing situations effectively in order to make an informed decision on whether a breach has been made.

As the Cambridgeshire Pension Fund Board does not have decision making powers, the Board is not able to approve this policy. Instead it reviewed the Policy on 21 October 2015 before it was approved by the Pension Fund Committee at its meeting on 22 October 2015. The Policy was subsequently reviewed by the Board on 6 July 2018 and 1 July 2022.

The current version of the "Reporting Breaches of the Law to the Pensions Regulator Policy" is available here.

Work Programme 2022-23

The Cambridgeshire Local Pension Fund Board met four times in 2022-23, on 1st July 2022, 4th November 2022, 27th January 2023 and 28th April 2023.

Board Meeting – 1st July 2022

This was the first meeting of the Board in the municipal year. The Board considered the Administration Report, Governance Compliance Report, Data Improvement Strategy and Plan, Reporting Breaches of the Law to the Pensions Regulator Policy, Valuation Update, Local Pension Fund Board Agenda Plan, Cyber Strategy Update, Risk Register and ACCESS update.

Board Meeting – 4th November 2022

The Board considered the Internal Audit Report, Administration Report, Governance and Compliance Report, Business Plan Update, Annual Report, Local Pension Fund Board Agenda Plan, Valuation Update, Risk Register, Cyber Resilience Update, Responsible Investment – Climate Action Plan and ACCESS update.

Board Meeting – 27th January 2023

The Board received reports on Administration, Governance and Compliance, Overpayment of Pension Entitlement Policy, Communications Strategy and Plan, Pension Fund Annual Report and Statement of Accounts 2021-22, Conflicts of Interest Policy, Valuation Update, Local Pension Fund Board Agenda Plan, Business Plan Update, Cambridgeshire Pension Fund Risk Monitoring, and ACCESS update.

Board Meeting – 28th April 2023

Members considered the following reports: Administration, Governance and Compliance, Pension Fund Annual Business Plan and Medium-Term Strategy 2023/24 to 2025/26, Valuation Update, Local Pension Fund Board Agenda Plan, Cambridgeshire Pension Fund Risk Monitoring, Investment Strategy Review, and ACCESS update.

The agendas and minutes of the above meetings are available here

Work Programme 2023-24

The Cambridgeshire Local Pension Board maintains a work programme (agenda plan) which is considered at every meeting. The Work Programme for 2023-24 is as set out below:

30 June 2023

- Administration Report
- Business Plan Update
- Governance and Compliance Report
- Training Strategy
- Risk Monitoring
- ACCESS Update

3 November 2023

- Administration Report
- Business Plan Update
- Governance and Compliance Report
- Administration Strategy
- Cash Management Strategy
- Investment Strategy Statement
- External Audit plan and draft accounts
- AVC Review
- Managed Exits
- Risk Monitoring
- ACCESS Update

26 January 2024

- Administration Report
- Business Plan Update
- Governance and Compliance Report
- Cambridgeshire Pension Fund Assurance Report on Potential Breaches of the Law
- External Audit
- Data Improvement Policy
- Risk Monitoring
- ACCESS Update

26 April 2024

- Administration Report
- Business Plan Update
- Governance and Compliance Report
- Communication Strategy
- Risk Monitoring

- ACCESS Update

The Pension Fund Board supports the Pension Fund Committee in meeting its statutory obligations. The agenda plan for the year ensures a balance of pre and post scrutiny review on policies and strategies as well as information papers for comment and consideration. The work of the Board is delivered to the Committee to support its decision-making processes.

Key Officers supporting the Local Pension Board

Head of Pensions Mark Whitby Mark.Whitby@westnorthants.gov.uk

Governance & Regulations Manager Michelle Oakensen Michelle.Oakensen@westnorthants.gov.uk

Democratic Services Deputy Manager Daniel Snowdon daniel.snowdon@cambridgeshire.gov.uk

Democratic Services Assistant Rhiannon Leighton rhiannon.leighton@cambridgeshire.gov.uk