

ANNUAL REPORT 2020

Including Financial Report and Statement of Accounts

OBJECTIVES

To inform the work of the CSPA

- Review the value, relevance and support for the CSPA-adding members and partners
- Make recommendations on:
 - Member support and services
 - Recruitment
 - Communications with members
 - Future proofing



METHODOLOGY

- 4 month period (April – August 2020)
- Mixed research method
 - An online member questionnaire (700)
 - An abbreviated member questionnaire included in The Pensioner which could be subscribed via post (284)
 - A structured and in-depth interview, conducted via telephone and designed to expand on the questions asked in the questionnaires (46)
 - Partner interviews
- Mix of quantitative and qualitative
- Self-selection



FAVOURABILITY



90% of online respondents said the membership subscription provides value for money, as did 98% of those interviewed.

STRENGTHS

- Size and strength of membership
- Campaigning ability
- Advice to members



SERVICES

- Travel insurance is very popular, but becoming less attractive?
- Mixed views on additional services
- Importance of exclusive deals
- Do services dilute the 'core purpose' of the organisation?



GROUP STRUCTURE

47% said the Group Structure is effective, 31% said that it is not, and 22% said they didn't know.

Strengths

- Social benefits
- Link to the EC

Weaknesses

- A democratic deficit
- Lack of accessibility of group
- Unwillingness to take on positions of responsibility
- Unappealing to new members

WEAKNESSES

- Ageing membership
- Difficulties
- Group structure
- Resistance

COMMUNICATING WITH MEMBERS

- Mixed experiences
- Inconsistencies due to Group Structure
- No clear 'winner' in terms of preferred channel (email, post etc)
- Pensioner highly valued
- Website underused and lacks functionality
- Limited engagement on social media
- Coronavirus presenting a digital opportunity?



PROFILE AND CAMPAIGNING

- Profile could be higher, including that of the General Secretary and EC
- Views towards Later Life Ambitions are positive but CSPA's role could be more clearly articulated
- CSPA should promote successes especially in helping members
- A need to prioritise?
- Who/which issues do you represent?



FUTURE PRIORITIES FOR THE GENERAL SECRETARY

- Appeal to new members
- Modernise the organisation
- Raise profile and create a new narrative around civil service pensioners
- Improve communication with members



- Raise your profile and tell your story of success
- Focus on recruitment and appeal to new members
- Improve membership
- Recruitment

FUTURE CHANGES



FOREWORD

2020 will be etched deep into the memories of everyone as the year that coronavirus turned everyone's world upside down.

To those who lost loved ones, we send our deepest sympathies. To those who endured the loneliness of lockdown alone, we hope that our magazine has brought you some news, information and comfort. To our local group volunteers who struggled in very difficult circumstances to keep local groups functioning, albeit at a reduced level, thank you for your efforts. And to our head office staff and elected Executive Council (EC) members who have worked from home, spending many hours staring at screens and typing documents - you are greatly appreciated.

At the start of lockdown, the Alliance could have ceased to function, but quickly implemented a series of measures ensuring that our campaigning activities continued.

Members personal cases were pursued, often involving large sums of money, *The Pensioner* magazine continued to be published and Group Circulars kept local groups up to date with events. The e-newsletter, available to every member, and the CSPA website were constantly updated so the latest news was available to members. Online communications increased and were very valuable, and local group newsletters helped those who were not online.

We were not able to hold our usual Annual General Meeting (AGM) in the autumn and we all missed meeting with old friends and deciding policy for the year to come.

However, we held an online event for groups instead to keep them up to date, which proved very informative.

The tragedy of the care homes scandal demonstrated that our campaign to have a properly funded and resourced social care system was totally justified and if governments had heeded our warnings a long time ago many lives would have been saved.

Equally, the serious underfunding of the National Health Service (NHS) nearly caused its collapse. It was only by the superhuman efforts of the staff at every level that we

survived. Without them, many of us would not be here today.

These campaigns will take on a new impetus in 2021. The arrival of vaccines at the end of 2020 gave us all fresh hope, and 2021 will hopefully see the ending of the worst effects of the pandemic.

I commend this Annual Report to you as a record of an historic year.

Brian Sturtevant
Chairman

PART 1

(1) Introduction

We are pleased to report that despite the challenging landscape dominated by the pandemic, the Alliance has continued to work hard throughout the year on behalf of its members.

Few of us had heard of video conferencing through Zoom, Microsoft Teams, Google Hangouts and the like, but they have all become a necessary part of life following the closure of CSPA head office during the year to follow government lockdown regulations.

The head office team has adapted to working from home and this digital technology has enabled us to continue with our work - representing members on pensions with the Cabinet Office (CO), working alongside our partners in Later Life Ambitions (LLA), and collaborating with one another on the EC and on its sub-committees.

We have continued to put the interests and views of our members and older people forward and to build and consolidate our partnerships with other like-minded organisations.

A full survey of members and partners was also undertaken during the summer/autumn, comprising an online and hard copy survey and follow-up in-depth interviews. This has given us some good feedback to work with as we seek to recruit more members and improve the sustainability of the CSPA.

In addition, a survey on how the lockdown had affected our members and those of the National

Association of Retired Police Officers (NARPO) and the National Federation of Occupational Pensioners (NFOP) was conducted during the summer to help with evidence to support our campaigns and representations to Parliament.

We were regrettably unable to hold an 'in person' AGM in 2020. This meant that all the members of the EC normally elected each year at the AGM remained in place for a further year.

We were also unable to debate new policy motions. We did, however, hold a successful online event in November for representatives from our group network. Those who attended the event were able to hear presentations on the changing priorities of the CSPA brought about because of the pandemic, the financial position of the CSPA, and the findings and recommendations of the members survey.

There were some staff changes over the year, with Christine Alderson stepping down as National Treasurer. We would like to record our thanks for Christine, who stayed on longer than she had intended to assist us during the highly unusual year. Mike Sparham took over the role in the autumn and is settling in well.

Ralph Groves also retired from his role as Deputy General Secretary (DGS) and we were pleased to promote David Luxton to the DGS role. Ralph continued with his duties as Editor of *The Pensioner* magazine for the remainder of the year and into 2021.

During the year, we welcomed Linda Ridgers-Waite to the EC as the new Regional Representative (RR) for the Greater London Region, following Anne Bryant's decision to step down in December 2019.

The pandemic has meant that we have not been able to mark these changes as we would have liked, but our thanks and congratulations are extended to all.

The EC has sought to keep the Annual Report and Financial Report and Statement of Accounts as succinct as possible, whilst ensuring that they remain publications of record for all members on the range of work carried out during the year.

An update on the progress of Motions carried at the 2019 AGM can be found in Appendix 1 of this Annual Report, on page 19.

SECTION I MAJOR POLICY ISSUES

(2) Civil service pensions

Over the year we have continued to meet with officials at the CO, to protect the interests of our members. The General Secretary (GS) has regularly reported to the Chair of the Civil Service Pension Board (CSPB) and presented in the summer to a board meeting on difficulties experienced by our members when receiving their civil service pension. A number of members were able to help CO and MyCSP at a focus group on the layout and content of the Pensions Newsletter.

Guaranteed minimum pensions (GMP)

The Alliance responded to a further consultation considering policy options open to government on the 'Indexation and Equalisation of GMPs in Public Service Pension Schemes' for those recipients of public service pension schemes who will become eligible to receive the new state retirement pension (nSP) from 6 April 2021.

There were very few personal cases raised on this issue during the year and all were resolved. However, this issue continues to rumble on and CSPA has kept a 'watching brief' on issues.

More detailed GMP advice is contained in the *Guide to Understanding GMP Payments* issued in June 2020 by John Jarvis. (*Leaflets available from CSPA head office can be found in Paragraph 23: Advice and Recruitment Leaflets, on page 16.*)

Survivor benefits for life

We continued our campaign on survivor benefits for life and post-retirement marriages in the Classic pension scheme. This covers those pensioners who retired before 1 October 2002, without the opportunity to make provision for their surviving partners and those in post-retirement marriages for whom reckonable service only goes back to 1978, regardless of how long they may have worked as a civil servant.

A dedicated website - <https://connectpa.co.uk/pensions-for-life/> - now provides more information about the campaign. An online survey and appeals in *The Pensioner* magazine

were set up to gather case studies to share with MPs and policymakers. We are grateful to Baroness Crawley, who assisted us by laying four written Parliamentary Questions on this issue, which have provided useful information for our campaign - <https://connectpa.co.uk/pensions-for-life/pqs-answered/>

The CSPA is also keeping a watching brief on a similar issue that has been taken to court by our colleagues in NARPO, which was expected to be heard this spring.

McCloud judgment

As reported in the 2019 Annual Report, we continued discussions with CO over the consequences of an Appeal Court judgment in December 2018 which ruled that the 'transitional protection' offered to some members of the judges and firefighters pension schemes was discriminatory against younger members.

The discrimination that was also identified in the wider public service schemes arises between the different treatment between members in these categories:

1. Those individuals who were members of pre-2015 public service schemes as at 31 March 2012 and were fully transitionally protected by remaining in that scheme after 1 April 2015 (as a result of being within 10 years of their normal pension age)
2. Those who were members of the pre-2015 schemes as at 31 March 2012 and were not treated as fully transitionally protected and moved to new post-2015 arrangements on or after 1 April 2015.

For the civil service, the pre-2015 schemes are: Classic, Classic Plus, Premium and Nuvos and the post-2015 scheme is Alpha. The CSPA responded to a Treasury consultation in October 2020, which set out proposals to resolve the discrimination involving a choice between legacy and new pension scheme benefits for a prescribed 'remedy period'.

We have continued to give the CO feedback on communications to members to ensure that they are able to make an informed choice when they are asked to do so. Regular updates have been provided in newsletters, group circulars and *The Pensioner* magazine.

Personal cases

Although head office was closed during the year, the CSPA continued to receive requests for help from members. We continued to provide a service as John Jarvis, who mainly deals with personal cases, works from home.

To our knowledge we have been able to meet all such requests, although some delays have been unavoidable.

MyCSP review of pensions coming into payment since 2002

Following prolonged requests to MyCSP and CO, we were able to establish that over 300,000 pensions, coming into payment since 2002 had been reviewed. Of these, some 38,000 involved underpayments, whilst nearly 2,000 involved overpayments. It is understood this review is now completed. It should be noted that the review only affected the Classic, Classic Plus and Premium pension schemes.

Overpayments of pensions

As reported in the 2018 and 2019 Annual Reports, the number of requests for assistance with demands from MyCSP for refunds of overpayments of pensions continued into 2020. A number of cases have involved Internal Dispute Resolution (IDR) Stage 1 with MyCSP, some continuing into IDR Stage 2 with CO, and one lodged with the pensions ombudsman.

Whilst the majority of such cases brought to the attention of the CSPA were in the region of hundreds of pounds, there have been instances where cases have involved thousands of pounds. We had two members with overpayments in excess of £200,000.

The majority of cases brought to the CSPA involve the Classic pension scheme, although there have been a few cases involving Classic Plus and Premium schemes.

It is anticipated that work on such cases brought to the CSPA's attention will continue beyond 2021. More detailed advice is available in the leaflet *Recovery of Overpayments of Pension or Underpayments of Tax*, issued in August 2020 by John Jarvis and available from CSPA head office. (See Paragraph 23: Advice and Recruitment Leaflets, page 16.)

Limitation Act 1980

A fundamental issue the CSPA had to confront in 2019 was that the CO continued with its claim that it could make recovery of payments beyond six years. In 2019, the CSPA had sought legal advice, which countered the CO claim. Negotiations continued with CO during 2020, but it continued to hold its view. By the end of the year, the EC agreed to seek further legal advice from Counsel on this issue.

Report: Review of Pensions 1998-2002 and Overpayment of Pensions 2018-2020

Because of the number of overpayment cases being brought to the attention of CSPA, John Jarvis, Secretary Administration, carried out an investigation into why such a review was necessary. This led him to investigate what had happened with civil service pensions during 1998 and 2002, resulting in the creation of the triple pension system of Classic, Classic Plus and Premium schemes. Investigations then continued into the review of pensions being carried out by MyCSP, leading to the large number of requests for help.

Many interesting things came from these two investigations. A report was produced for the EC, so that they could better understand what had led to, and what were the implications for CSPA members, of the MyCSP/CO review of pensions in payment. The report was shared with the CSPB, which is responsible for overseeing the management of the pension scheme by the CO. The EC agreed that, as this report held a lot of information relevant to the current membership, it should be made available to all members upon request.

The report can be currently found on the CSPA website. When head office opens for normal business, the report will become more widely available to members on request.

Other issues

Although the vast amount of cases revolved around the issues referred to above, there continued to be requests for assistance across a wide range of issues. The ongoing cutback in funding for Citizens Advice (CA) and similar agencies has continued to cause an increase

in requests for help, beyond that of help with pension matters. It must be pointed out that the help offered to members does not cover legal or financial advice as these are sensitive matters that require the assistance of professionally qualified and licensed persons.

The Charity for Civil Servants (CfCS) <https://foryoubyyou.org.uk/about-us> (formerly The Civil Service Benevolent Fund) can be of assistance where there is financial hardship, whether of a temporary or permanent nature. It has to be pointed out that the charity is there to help working and retired civil servants. Telephone 0800 056 2424 Monday to Friday 9am to 4pm.

Consultations on public sector pensions

The CSPA's pensions adviser, Roger Turner, assisted with the response to the HM Treasury consultation on the indexation of GMP for those who reach state pension age after 5 April 2021.

The Alliance also responded to the government consultation on the proposed remedy response to the McCloud judgment, which set out to address age discrimination in migration of public sector pensioners to new pension schemes in 2015.

(3) State retirement pension (SRP) and related matters

The SRP, including both the pre-April 2016 basic state pension and the new single-tier state pension (nSP), is protected by the triple-lock guarantee. This means the SRP rises each year by the greater of annual price inflation, average earnings growth or a guaranteed 2.5% minimum.

The government takes September's Consumer Prices Index (CPI) inflation index and uses the three-month average of weekly earnings (AWE) from July to help work out what the uprating will be the following year. In 2019, annual wage growth was by far the highest at 3.9%, while inflation was 1.7%, so this was the figure applied to the 2020/21 SRP. From April 2020, the legacy basic SRP was increased by 3.9% from £129.20 to £134.24 a week for a single pensioner and from £206.65 to £214.75 for a couple. This was in line with the triple-lock mechanism of the best of the increase in the CPI of 1.7%, the increase in AWE of 3.9% and the underpinning minimum of 2.5%.

As the September 2019 increase in CPI was 1.7%, this increase was applied to second or additional state pensions from April 2020. Additionally, the nSP was also increased by 3.9% in April, rising from £168.60 to £175.50 a week.

Also, from April, the pension credit guarantee was increased to £173.75 for a single pensioner or £265.20 for a couple. Full details of these and other pension and benefit changes implemented were covered in the Winter 2019 issue of *The Pensioner* magazine.

The CSPA continued to campaign during the year to protect the triple-lock. Together with our LLA partners, we wrote to the Chancellor acknowledging the huge economic impact brought by the pandemic. But we strongly urged that pensioners should be protected from the rises in the cost of living, given the low value ranking of the UK SRP in comparison with other developed countries.

The CSPA also supported the Independent Age campaign on pension credit.

(4) Taxation policies including council tax

From April 2020 the basic personal allowance for income tax remained at £12,500 and the 40% income tax lower threshold remained at £50,000. Council tax was allowed to increase by up to 4% but could be increased by a higher amount provided it was agreed via consultation with local residents.

During the year, the Chancellor announced that the pension annual allowance threshold was being increased to £200,000 per annum.

(5) Universal pensioner benefits (UPBs)

Despite campaigning alongside many other pensioner organisations - Age UK, LLA, Independent Age and the National Pensioners Convention - the free TV licence concession for those over 75 years old stopped on 1 August unless the holder was in receipt of pension credit. This followed a decision by the BBC to postpone the original deadline from June because of the pandemic. We continued to argue that the government should take back its responsibility for this social benefit, in our responses to

government consultations, through campaigns from Age UK and in press articles with LLA:

<https://www.mirror.co.uk/news/politics/breaking-millions-pensioners-stripped-free-22328244>

We later turned our attention to campaigning to raise awareness of pension credit and how to apply for it via our communications with groups and on our Facebook page and website.

We continued to be alert to threats to UPBs throughout the year, given the economic impact of the lockdown.

(6) Public service pension increases

The Winter 2019 issue of *The Pensioner* confirmed that public services (including civil service) pensions would be increased by 1.7% from April 2020, in accordance with the September 2019 increase in the rate of CPI.

(7) Major campaign work

Much of the Alliance's campaign work over the year was informed by the Motions carried at the previous AGM held in October 2019, with additional priorities arising during the year as a result of the Covid-19 pandemic, such as the triple-lock, UPBs, social care and the NHS treatment of non-Covid conditions.

Later Life Ambitions Campaign (LLA)

In accordance with AGM policies, the Alliance continued to conduct as much of its campaign work as possible with its partner pensioner organisations NARPO, NFOP and its public affairs consultant Connect Communications, under the auspices of LLA. Details of the individual initiatives and particular campaigns undertaken by LLA have been regularly publicised in editions of *The Pensioner*, group circulars, the Alliance's website, via Facebook and our electronic newsletter launched in December 2018 (subscribe via the Members section of the CSPA website **www.cspa.co.uk**).

Financial and digital exclusion

During 2020 the Alliance continued to campaign, along with our LLA partners and the National Pensioners Convention (NPC), to ensure that

older people are not excluded from accessing basic services from their local authority, utility companies and banks as a result of an inability to access the internet. A focus of the campaign was to ensure there are always non-digital ways of contacting organisations by telephone or by post.

The NPC has also been working with a range of charities that offer help for older people to get connected to the internet, and provide telephone support to get online.

The contact details for those charities and helplines were highlighted to members in the Autumn 2020 edition of *The Pensioner*.

The Alliance has also campaigned through LLA for government action to protect access to cash due to the rapid closure of bank branches and cash points in recent years. In June, LLA submitted evidence to a parliamentary inquiry into access to cash.

BBC Red Button service

In March, the Alliance's GS and AGS met BBC executives to discuss the future of the BBC Red Button service, which provides text-based news and information. The service had been due to be shut down in January but was under review following representations by the CSPA and our LLA partners.

A subsequent review by the BBC, which involved some CSPA members from Crawley and Gloucester groups, led to a reversal of the decision so that the Red Button service for text-based news and local information was retained.

Housing

With many people spending more time at home over the year, the influence on housing over wellbeing has been starkly in evidence. A survey in 2020 asked members what they would like to see in housing provision for older people. Following this, the GS and LLA took part in an online debate in December with Damian Green MP and Barbara Keeley MP, chaired by Lord Best. It was organised by Associated Retirement Community Operators (ARCO), which represents private and not-for-profit operators of housing with care schemes. There was lively debate on the need for better choice and well-located later life housing with the option of social care.

(8) Health and care

Work on Motions carried at the 2019 AGM continued during the year with organisations such as Age UK and NPC. In addition, LLA partners agreed to adopt some CSPA policy Motions into the LLA campaign.

The NHS was under major pressure and close scrutiny during the year as it dealt with Covid-19. Many patients in older age groups were admitted to intensive care and many sadly died.

We also heard disturbing reports of older people and those with disabilities being issued with Do Not Resuscitate (DNR) notices without their own or their family's agreement.

We supported a campaign from the NPC on this issue and a group circular encouraged members to get involved with their local Healthwatch.

During lockdown one, we shared advice from *Which?* on medical and dental appointments during lockdown. Many GPs relied more on telephone and video consultation and this raised our concerns over digital exclusion. The understandable need to prioritise dealing with the pandemic also led to a massive backlog of elective and ongoing treatments in the NHS, which will be a problem for some time to come.

Of huge concern was the lack of a coherent emergency response plan for the social care sector, which has suffered major underfunding and staff retention problems for many years. In the early part of the pandemic, many care workers were unable to acquire PPE, affecting both residential and domiciliary care. Many elderly patients were discharged from hospital without a Covid-19 test and back into their care homes, where the virus was able to spread to devastating effect.

In addition, the lockdown measures meant care homes were unable to receive visitors, resulting in a deterioration of the mental and physical health of residents, and considerable distress for their families.

The effect of Brexit and a possible block on care workers from EU countries owing to the post-Brexit immigration points system was a major part of our social care campaign this year. We also supported Carers UK by signing, alongside other organisations, two open letters on the need to give greater financial support to carers.

Plans to circulate the NPC's *Goodbye Cinderella* social care booklet to groups had to be postponed this year owing to the CSPA's head office closure.

Age UK's change of stance - it is now calling for a free national social care system - has given the CSPA cause to reconsider our social care policy. It is hoped we can progress this once normal service is resumed and the issue can be properly debated at an AGM.

CSPA Health Policy Adviser Jean Hardiman Smith has continued to provide her expertise on developments in health and care and to attend relevant Parliamentary meetings and events to put forward her knowledge and the views of our members and older people in general.

SECTION 2 MEMBERSHIP, RECRUITMENT AND ORGANISATION

(9) Recruitment and membership figures

Because of the pandemic lockdowns and the need to close CSPA head office for a considerable period, coupled with confusion arising from the operation of the Alliance's annual travel insurance policy, the ability to undertake the

usual levels of membership recruitment were severely curtailed.

Significant numbers of members resigned because they were unable to use the travel insurance, arising from international travel bans during the lockdowns. This has resulted in membership losses of 2,500 and only 569 new members joining, compared with nearly 2,000 new members joining in 2019.

The Organisation and Recruitment (O&R) Committee was due to review the situation at its meeting in February 2021.

Following the transfer of membership records to a new membership database in 2013, it was agreed to use the 2013 end-of-year membership figures as a benchmark against which to stabilise the membership data for future years.

This has meant the new members added and the membership losses recorded would be added or deducted from each subsequent year's end-of-year membership figure.

(10) Possible new areas of CSPA involvement

National Association of Probation Officers

Although it had not proven possible to undertake further joint discussions with Napo officials regarding the joint recruitment project, Napo

(9) Recruitment And Membership Figures

	ENGLAND & WALES	SCOTLAND	NORTHERN IRELAND	MALTA	OVERSEAS	NUMBER OF GROUPS	TOTAL
Membership as at 31.12.19	41,170	4,267	4,835	148	472	171	51,063
Membership as at 31.12.20	39,477	4,063	4,830	148	448	166	49,132
Members recruited in 2020	391	45	131	0	2	0	569
Members lost in 2020	2,084	249	136	0	26	5	2,500

officials very kindly prepared and provided a digital presence for the Alliance as part of the association's online Annual General Meeting.

Retired Prison Governors Association

Work continued to encourage members of the RPGA to join the CSPA, which was undertaken by Harry Brett on behalf of the EC. Harry is also Treasurer of the RPGA.

(11) Group and regional matters

Despite the lockdowns due to the pandemic, which curtailed the ability of most local groups to hold meetings, a few groups have been able to hold virtual meetings using Zoom or other video conferencing software. One or two regional meetings were also able to be held using such facilities. The O&R Committee was due to embark on a review of how many groups were still functioning when it met in February 2021.

(12) Improving the gender balance among active members of the Alliance

Some initial work on the issue of gender balance was reported in the 2019 Annual Report. However, it has not been possible to conduct a survey of all active group officers to identify issues associated with women members being able to participate as group officers compared with male colleagues.

This work will need to be given further consideration once it is possible to more readily communicate with active group officers.

(13) Membership benefits and services

The travel restrictions imposed as a consequence of the Covid-19 pandemic meant the operation of the annual travel insurance policy was suspended by the underwriters until the end of the initial lockdown. The underwriters did introduce an offer of refunds for periods of up to three months, with members able to reapply to take policy renewals.

Unfortunately, however, the impact of this, along with ongoing concerns on the part of participating members, led to a degree of confusion. A significant number of members

did not renew their travel insurance, and many resigned from the Alliance as a consequence.

Changes to the extended membership benefits scheme, secured through the services of Parliament Hill, involved replacing the cashback discount facility with a new provider, SVM. This introduced a more direct means of offering discounts using reloadable gift cards. Although the levels of discounts on offer varied, the overall value of potential savings was broadly similar.

We also saw the introduction by Affinity Resolutions of a legal advice helpline, which should hopefully enable members to obtain informal initial advice on a range of issues without necessarily having to use the more formal legal advice services available from Lyons Davidson Solicitors.

(14) CSPA website, social media platforms and e-newsletters

As a result of the Covid-19 lockdowns, the CSPA website www.cspa.co.uk and social media platforms have provided the only regular means of updating members on a day-to-day basis. It is hoped that as a result of the regular news updates being placed on the website and the Alliance's Facebook page www.facebook.com/cspalliance and Twitter account [@civilcspa](https://twitter.com/civilcspa), the majority of members were able to be kept informed.

This has been supplemented by the issuing of regular e-newsletters to those members who have registered to receive them.

These different sources of information continue to gather followers and provide a useful way to share important information and stories with members. As well as news and campaigns, we have been pleased to feature the topical cartoons of one of our talented members for many weeks during lockdown.

The CSPA Twitter account can also be followed if members would like to hear about meetings held and campaigns under way.

(15) Group newsletters

Due to the closure of the CSPA head office from 19 March 2020, in line with government advice due to the pandemic, it was not possible for group newsletters to be printed and distributed on behalf of groups in the normal way. Some groups

were able to send out local e-newsletters by email, but distribution was limited to members who had provided their email address. This meant the annual group newsletter competition could not be held.

The lockdowns have limited opportunities for groups to have newsletters printed and posted from head office.

(16) The Pensioner magazine

Square7 Media Ltd continued to publish and design *The Pensioner* magazine on behalf of the Alliance.

Their staff continued to provide excellent levels of service and value for money, and thanks are especially due to Kate Wheal for her support in terms of editorial input.

Despite the requirement for head office staff to work from home, it proved possible, with the support of Square7 Media, to continue to produce regular quarterly editions.

Because of the need to cancel the Alliance's Annual General Meeting in October as a consequence of the Covid-19 pandemic and lockdowns, there was only one supplement published during the year, containing the 2019 Annual Report. This was circulated with the summer edition of *The Pensioner*.

The content of *The Pensioner* has remained consistent in terms of overall presentation and design. The Editor has sought to provide a varied range of issues covered in each edition in addition to the regular columns.

From the feedback received, a majority of readers have indicated that *The Pensioner* continued to be a useful source of information, as well as providing an interesting read.

The Editor wishes to place on record his thanks to all of the regular contributors, and also irregular ones, for their efforts in making the magazine a useful means of keeping in touch with members.

The Editor also wishes to thank the Alliance's head office colleagues and Square7 Media and their staff for their support in the preparation of copy and support in the production and distribution of *The Pensioner* during what has proven to be an unprecedented period.

SECTION 3 ALLIANCE BUSINESS

(17) Scotland Branch

Scottish Parliament: The Revised EU Withdrawal Agreement Bill - implications for Scotland

In January, a revised EU Withdrawal Agreement Bill was published, which outlined the implications for Scotland. This Bill contained 14 key points and was designed to give the Withdrawal Agreement domestic legal effect in the UK. It made provision for a transition period only lasting to the end of 2020, which ensured that existing EU law will apply during the implementation period, even though the UK will no longer be a member state.

The bill did not end freedom of movement for those people who are European economic nationals at the end of the implementation period. There will be 'substantive arrangements for trade in goods between Northern Ireland and the EU which will be in place subject to the ongoing consent of the Northern Ireland Assembly'. This new arrangement is intended to provide frictionless access to the single market, while at the same time 'maintaining Northern Ireland's place in the UK customs territory.'

One of the biggest issues with this agreement could be the removal of the provision to safeguard workers' rights, which did form part of the original Withdrawal Agreement.

The Bill also gave new powers to Scottish ministers so that they could introduce secondary legislation in dealing with devolved matters that would 'ensure the proper implementation of the Withdrawal Agreement'.

Health

Scottish public health minister Joe Fitzpatrick once again called on the UK government to work with the Scottish Government (SG) to tackle the rising number of drugs deaths. Scotland's drug-related death rate remains higher than all other EU countries but it needs to be said that there are recognised issues with under-reporting in some countries. While it seems likely the problem in many countries is worse than official figures

suggest, Scotland's drug-related death rate is by far the highest - more than three and a half times that of England and Wales. *National Records of Scotland* cites research from the European Monitoring Centre for Drugs and Drug Addiction, which says Scotland has the highest recorded drug death rate in Europe.

According to the report, Scotland had 295 drug deaths per million of the population aged between 15 and 64 in 2018. The next highest was Sweden at 81 and the UK at 76. The vast majority of drug-related deaths in Scotland are of people who took more than one substance - so-called polydrug abuse. The Greater Glasgow and Clyde health board area had the highest number of deaths at 394, followed by Lothian 152, Lanarkshire 130 and Tayside 109. But the report said the problem was "clearly very widespread" across the whole country.

So why does Scotland have so many drug deaths? Problematic drug use is highest in areas of deprivation, where people are not getting opportunities in education and employment, according to Elinor Dickie of Public Health Scotland. Drug use is 17 times higher in Scotland's poorest areas compared with the wealthiest areas, she said. For more information, see www.bbc.com/news/uk-scotland

Social security

In February, the creation of a new social security system for Scotland reached a new landmark with a £3.4bn allocation for benefit spend in the latest Budget announcement. The SG had already introduced seven benefits, including Best Start Grant, which offered financial support to low-income families in the early years of a child's life, and the Funeral Support Payment, the standard rate of which is being increased from £700 to £1,000, from April.

In the next 18 months, the pace of delivery will significantly increase. The SG will introduce the Scottish Child Payment by the end of the year - hailed by charities as game-changing in the fight against poverty - and new disability payments, starting with the Child Disability Payment this summer.

As part of this budget, the SG has committed £73m for Discretionary Housing Payments.

This includes £60m a year for continuing to mitigate the UK government's bedroom tax, and an increase of £2m so care-experienced young people receiving a qualifying benefit are further supported from April. The Scottish Welfare Fund also increases from £38m to £41m for 2020/21.

<http://register.scotland.gov.uk/s/20e4dd>

Vehicles to meet disabled people's needs

Disabled people will continue to be able to lease mobility vehicles under Scotland's new social security system. The SG has accredited the charity Motability Scheme to provide cars, wheelchair-accessible vehicles, scooters and powered wheelchairs that can be adapted to meet disabled people's needs.

The service provides access to a wide choice of vehicles at affordable rates without the need for credit checks for people who receive a disability benefit at the appropriate rate. This means users only have to cover fuel cost. To read the full article, go to the following internet address: <https://news.gov.scot/news/vehicles-to-meet-disabled-peoples-needs>

Stakeholder engagement toolkit

This stakeholder toolkit is designed for all public, third sector and charitable organisations who are involved in delivering, or providing advice on, the new social security benefits being devolved to the SG under the *Scotland Act 2016*. These include a range of powers over disability, carers and benefits for those on low incomes, as well as powers to make administrative changes to Universal Credit and vary the housing costs element. To access the revised Stakeholder Toolkit that was published on 21 February please click on the link: <https://www.gov.scot/publications/devolved-social-security-benefits-stakeholder-engagement-toolkit-2/>

On 1 April, social security secretary Shirley-Anne Somerville updated Parliament on the impact of coronavirus on social security services in Scotland. The majority of Social Security Scotland staff were working from home to support efforts to slow the spread of Covid-19.

The delivery of existing benefits continued, with applications being received, processed and payments being made. On benefits due to be

introduced from this year, the Cabinet Secretary advised that, although they were on track to deliver these benefits, plans have had to change as a result of the pandemic.

The SG, DWP, local authorities and health and social care practitioners, who were all required to develop and deliver these benefits, were focused on the response and recovery from Covid-19. As a result, the introduction of the Child Disability Payment and the SG's replacement for Personal Independence Payments (PiP) would be delayed. UK ministers had agreed that they would continue to deliver disability benefits to Scottish clients over a longer transition period.

The Scottish Child Payment, which was due to be introduced from this autumn, will also be delayed. The SG focused its resources to deliver this as soon as practicably possible. The aim is to start taking applications by the end of 2020, with payments being made from 2021, subject to sufficient staff being in place.

In her statement, Ms Somerville also outlined the markedly different approach that the SG planned to take in its delivery of disability benefits. The new decision-making process for this in Scotland will mean no face-to-face assessments and decisions would be informed by the professional judgement of health and social care practitioners - not assessors.

Ms Somerville said: "Our priority is maintaining our front-line services and delivering the seven benefits we have in place to support low-income families, carers and people facing a bereavement.

"The SG, DWP, local authorities and - importantly - our health and social care services are focused on responding to the ongoing pandemic. When we get through this, these organisations will then take time to recover.

"We have had to take this into consideration in our plans for future benefits. Our approach to disability assistance was grounded in the professional judgement of health and social care practitioners and they are rightly needed elsewhere at this time. We also need to factor in that there will likely be further impact on SG and partner organisations staffing levels due to illness or caring responsibilities.

"As such, I have had to take the difficult

decision to halt the introduction of disability benefits that were due within the coming year. These will continue to be delivered by the UK government. This is the only way to ensure people continue to get the financial support they need. It provides certainty and security of payment at a time of great anxiety.

"While I cannot make guarantees around a revised timeline for the introduction of these benefits, I can guarantee that the work will not stop. And I will provide an update to timelines as soon as I am able to do so.

"We will prioritise delivering the Scottish Child Payment and we will do everything humanly possible to deliver this as soon as practicably possible. This new payment will play a major part in tackling child poverty, helping those who may be facing even more hardship as a result of coronavirus, and our remaining resources will be directed at that."

Once it is introduced, Child Disability Payment will replace Disability Living Allowance for Children (DLA Child) in Scotland. As per the announcement in March, children due to turn 16 will continue to receive DLA Child in Scotland up to the age of 18: <https://news.gov.scot/news/16-year-olds-will-no-longer-need-to-apply-for-pip-in-scotland>

The names of the new disability benefits have been announced by Shirley-Anne Somerville:

- Child Disability Payment (replacing Disability Living Allowance for Children)
- Adult Disability Payment (replacing Personal Independence Payment)
- Pension Age Disability Payment (replacing Attendance Allowance).

Scheme to renovate unused buildings to create homes for homeless people

In August, a petition was submitted to Holyrood for a scheme to renovate unused buildings to create homes for homeless people, particularly impoverished communities relating to areas in Inverclyde, North Ayrshire, Central Glasgow and Renfrewshire. All these areas have many 'unused and derelict buildings and spaces' and because these areas have been left undeveloped they tend to promote 'antisocial behaviour and add no value to our communities'.

Scotland's relationship with homelessness is well documented. Between 2018 and 2019, 36,465 homelessness applications were made, and 29,894 households were assessed as homeless by their local authority (as per SG statistics bulletin *Homelessness in Scotland 2018-2019*).

These figures were shockingly high and did not support or promote a modern and progressive Scotland. Opportunity begets success and I believe utilising derelict spaces to create safe living environments would tackle homelessness and benefit communities simultaneously.

People in Scotland must still be vigilant because of Covid, but First Minister Nicola Sturgeon said that there was "good evidence" that the vaccination programme was already reducing the number of deaths from the virus in Scotland. Ms Sturgeon said Scotland may be able to accelerate its lockdown exit if cases and deaths continue to fall.

It comes after reports that just a single dose of either the Pfizer or Oxford-AstraZeneca vaccine is more than 80% effective at preventing hospitalisation among over-80s. This could lead to the SG speeding up its lockdown roadmap, which was unveiled last week.

Branch matters

We are all very much aware that 2020 was, sadly, an unforgettable year, with difficulties brought on by the coronavirus pandemic.

The Branch would like to convey our sympathy to those who have lost friends or family members and send our kind thoughts to those struggling with continuing health issues and wish them a good recovery.

In March, the UK entered into its first Covid-19 lockdown, which meant the recruitment of new members in Scotland was almost impossible. This is reflected in the fact that the Branch recruited 45 new members but had lost 249 members - a net decrease to 4,063 by December 2020.

In early March, the Branch Executive Committee (BEC) discussed the arrangements already made to hold the AGM in the Dewars Centre, Perth, on 19 March. With consideration for the health and welfare of the members who would be attending, the decision was taken to

cancel this event. It was also necessary to cancel all the other arrangements, including coaches for the Edinburgh and Glasgow group members, and CSPA Chairman Brian Sturtevant, who had kindly agreed to be our guest speaker.

The BEC agreed to 'lay aside' the Branch and group constitutions in order to make these very necessary decisions. It became inevitable that this event would need to be postponed indefinitely. Consideration was given to holding the AGM on a 'virtual' basis, but as this would have disenfranchised a considerable number of members, it was decided that a face-to-face meeting was essential.

Our Branch Affiliates, the Scottish Pensioners Forum (SPF), had to cancel all their meetings, events and campaigning in early March, as well as their Annual Conference scheduled to be held in June. Sadly, after taking advice from the CSPA Data Protection Officer and much discussion with SPF regarding their approach to the General Data Protection Regulations (GDPR), the Branch Chair and Administrator resigned from the SPF Executive Committee. The decision was also made to withdraw affiliation to this organisation, officially recognised as the 'voice of the pensioners' in Scotland.

Both Edinburgh and Glasgow Groups were able to hold their AGMs in February as usual, but to the great disappointment of members, all further meetings and activities for the rest of the year had to be cancelled, with venues closed and all but essential travel being restricted throughout Scotland. This was conveyed to members in the Summer, Autumn and Winter editions of *The Pensioner* magazine.

At the Glasgow Group AGM, it was announced the Secretary wished to step down and a 'special appeal' was included in the Summer edition of *The Pensioner*, asking any member interested in taking on this position to contact the group Chair. Unfortunately, this remained the situation at the end of the year, with no-one offering to fill the post. The Edinburgh Group found itself in a similar situation, with succession planning being almost impossible.

Three members of the BEC resigned during the summer, but the remaining five members continued to hold meetings, successfully using

Microsoft Teams. Branch newsletters issued during the year were seen as an important way of staying in touch with members, and hopefully the articles chosen were of interest.

One article in particular requested that any members who may be interested in coming onto the BEC get in touch, but disappointingly no one came forward.

Some members remained in contact by telephone, with a few meeting 'virtually' for a chat and a coffee using Zoom software.

Members of the BEC were delighted to attend the Alliance 2020 event via Zoom in November, and meetings of the Alliance EC were also held via this medium.

The Branch officers thanked the General Secretary, Lisa Ray, for organising these successful events.

(18) Northern Ireland Branch

Branch officers

President, Alan Dunn

Chair, Sam Caul

Treasurer, Roisin Lilley

Secretary, Jim Lilley

Introduction

This had been an unusual and difficult year. In May, the Branch was shocked by the sudden death of the Branch Secretary, Tony Damoglou. Tony devoted many years to working for the Branch, representing members locally and nationally and serving on the Alliance's EC and on the Finance and General Purposes Committee. Coupled with the ongoing coronavirus restrictions, this left a gulf in the heart of the Branch, which required significant restructuring.

New officers

After more than 20 years' dedicated service to the Branch, Alastair Hunter decided to take a well-earned rest and step down from the posts of Treasurer and Membership Secretary.

Alistair remains on the committee and his extensive knowledge and understanding is not lost. Alastair was awarded a Certificate of Merit for his work over the years. We wish him well for the future and thank him for all he has done

for the Branch. Sam Caul was appointed Chair, with Roisin Lilley taking over as Treasurer and Membership Secretary. Jim Lilley moved from the post of Chair to fill the vacant Secretary post.

Meetings attended

Sam Caul attended the Zoom meetings of the Alliance's EC. With the continued lockdown, other organisations' meetings, which we would normally attend, have not been operating. Jim Lilley attended the Alliance 2020 event and the ICTU North/South Webinar both by Zoom. Walter Scott represented the Branch on the Northern Ireland Committee of the NPC.

Membership figures

As at 31 December, the Branch had 4,830 members, but during the year 136 members were lost and 131 new members recruited.

Alliance 2020

The Branch Chair, as a member of the Alliance's EC, and Secretary Jim Lilley participated in the Zoom online event. Approximately 100 people took part, and branches and groups tabled 22 questions covering a wide range of topics. These were answered by EC members and Alliance officers. This was a very successful event which helped keep members up to date with developments.

Alliance AGM 2020

Unfortunately the ongoing pandemic ruled out any possibility of holding the Alliance's AGM.

Age Sector Platform (ASP)

There have been ongoing attempts by pensioner organisations to try to revive the work of ASP, especially the very successful Pensioners' Parliament.

Programme For Government

The Branch submitted its response to the consultation on the Programme for Government. At least this time older people were recognised as existing in the draft consultation.

(19) Wales

Unfortunately the number of members attending meetings prior to the pandemic lockdowns had been falling, as reported by Regional Representative Aileen Haskell to the O&R Committee, which was a matter of concern.

The re-establishment by the Welsh Government of the Ministerial Advisory Forum on Ageing (MAFA), of which CSPA is a member, was a positive development.

A draft document, *Age Friendly Wales: Our Strategy for an Ageing Society*, was issued and this was discussed at the first meeting of the Forum. The new strategy was due to be published before Christmas with a three-month period of consultation and then a formal launch scheduled for Spring 2021.

The new strategy for an ageing society started the conversation about issues such as the increasing role of technology. Social care and housing issues were also to be addressed.

The setting down of the Rights of Older People in Wales was delayed by the need for EU Human Rights to be determined and enshrined in UK law following Brexit.

The South East Wales Group successfully held a committee meeting in a city centre cafe in September, but plans for similar meetings in October and November meetings were put on hold due to lockdown.

The CSPA attended Zoom meetings of NPC Wales, Pensioners Forum Wales and the Welsh Senate of Older People. The latter has been concentrating on its business plan, including action on the 'P is for People' public toilets campaign, and information dissemination with emphasis on Elder abuse and challenging Age discrimination, in particular highlighting digital exclusion of older people.

Interestingly, NPC Wales are campaigning on the latter issue, so Age Cymru, which services all these organisations, was concerned about overlap. Other issues being considered and included in lobbying candidates for the Welsh elections in May 2021 included fuel poverty, housing, intergenerational fairness and transport. It was hoped that candidates would take up some of these issues and include them in their manifestos.

(20) Honorary officers, Executive Council and other changes

As it was not possible to hold an AGM in 2020, all the incumbent officers - Chairman Brian Sturtevant; Vice-Chairman Don Makepeace; Secretary Administration John Jarvis; and Secretary Organisation Mike Lawler - agreed to continue in post for a further year. At the December 2019 meeting of the EC, Anne Bryant announced with regret her intention to resign. We were pleased to welcome Linda Ridgers-Waite as Regional Representative for the Greater London Region during the year.

Sadly, NI Branch representative Anthony Damoglou died unexpectedly in May and the NI Branch nominated Sam Caul to be its representative on the EC. The Scotland Branch appointed Chairman John McGiveron and Administrator Christine McGiveron as its two representatives on the EC.

Roy Lewis, Eileen Turner and Keith Yallop remained as members of the Standing Orders Committee (SOC). The EC also appointed Health Policy Adviser Jean Hardiman Smith and Pensions Adviser Roger Turner.

(21) HQ officers and staff

Most members of the Alliance head office team in post on 1 January remained so until 31 December - namely, General Secretary Lisa Ray; Office Manager Darlene Vendryes; Administrative Support and Assistance to General Secretary Marion McAuliffe; part-time Records Secretary Sandra Roberts; and part-time Minutes Secretary Linda Smith.

The following changes took place: Deputy General Secretary (DGS) Ralph Groves continued until 1 November, when he retired as DGS but remained in the role of part-time Editor of *The Pensioner* magazine.

David Luxton was promoted to the post of DGS from 1 November, and National Treasurer Christine Alderson remained in post until October. Mike Sparham took over as National Treasurer from October.

In line with the extant arrangements, the salaries of the Alliance HQ team were increased by 3.9% from 1 April 2020.

(22) Certificate Of Merit Awards

NAME	GROUP	WHERE PRESENTATION TOOK PLACE
Anne Bryant	EC Regional Rep Inner London	By post
Roger Palfrey	Plymouth & District	Certificate of Merit presented at his home by the Plymouth chairman
Christine Alderson	National Treasurer	By post and Zoom from chairman Brian Sturtevant
Veronica Gooch	Harrogate	Keith Preece

(23) Advice and recruitment leaflets

Given the periodic closure of the office due to pandemic restrictions, access to printed material was regrettably limited over the year. The leaflet containing information on membership benefits and services that could be accessed by telephone in addition to internet access continued to be kept up to date and was available from CSPA head office on request. The general recruitment leaflet was also regularly updated. It has also been proposed that a professionally designed and printed recruitment leaflet should be considered for future use.

Information leaflets on specific policy issues covering such matters as guaranteed minimum pensions (GMP), overpayments and bereavement also continued to be available from CSPA head office or by download from the CSPA website.

Secretary Administration John Jarvis has also produced guidance on GMP issues as set out below, which were available on application to CSPA head office or by downloading from the Members section of the website:

- *Guide to Understanding Guaranteed Minimum Pension (GMP) Payments*, issued June 2020 by John Jarvis
- *Recovery of Overpayments of Pension or Underpayments of Tax*, issued August 2020 by John Jarvis
- *Review of Pensions 1998-2002 Overpayment of Pensions 2018-20*, revised December 2020
- *Guide for how we can help you if you have an overpayment of pension*, revised December 2020

SECTION 4 OTHER BODIES

(24) Public Service Pensioners Council (PSPC)

The Alliance continued to support the work and activities of the PSPC throughout 2020, although it was not possible to hold the PSPC AGM due to the pandemic.

Brian Sturtevant continued as Chairman and David Luxtas General Secretary. Lisa Ray continued to represent the Alliance on the Executive Committee.

In August, the PSPC submitted evidence to the joint Treasury and Royal Statistical Society review of the Retail Prices Index. In December, it submitted evidence to the Treasury review of indexation of the guaranteed minimum pension in public service pension schemes including the civil service pension scheme.

(25) National Pensioners Convention (NPC)

During 2020 David Luxton represented the Alliance on the Executive Committee of the NPC. Mike Sparham served on the Finance Working Party and the Transport Working Party; Brian Sturtevant served on the Income and Pensions Working Party; and David Luxton served on the Digital Exclusion Working Party. Brian Sturtevant and Tony Hall continued to serve on the Executive Council of the NPC.

The Annual Pensioners Convention that had been planned for June in Southport had to be cancelled because of the pandemic.

(26) Relations with other organisations

National Federation of Occupational Pensioners

As recorded in the earlier reference in this Annual Report to the LLA campaign, the Alliance continued to enjoy a very close and productive working relationship with the NFOP and its new CEO Eamonn Donaghy.

Civil Service Retirement Fellowship

The CSRF and the Alliance continued to liaise on issues of joint concern and maintained regular contact as two of the four Trusted Partners.

The Charity For Civil Servants

The Alliance continued to work closely with the charity throughout 2020, promoting their initiatives on the CSPA Facebook page and website. During the year the Alliance also continued to participate in the joint marketing group convened by the charity to raise the profile of participants with current and prospective members,

Civil Service Insurance Society

The CSiS continued to have very good relations with the Alliance. New CEO Wendy Hilder and CSPA General Secretary Lisa Ray kept in regular contact. The Alliance continued to promote the insurance services on offer from the CSiS as good quality at reasonable prices, and the CSiS continued to offer to beat a member's previous premium by at least £10 for both combined household policies and motor policies.

National EC member Charlie Cochrane is Chairman; Mike Duggan, former General Secretary of CSPA, is now a Trustee; and Brian Sturtevant, CSPA Chairman, continues as a member of the CSiS Charity Fund Committee, which administers surplus funds generated by the CSiS to assist the funding of civil service and other public sector charities.

National Association Of Retired Police Officers

As with the NFOP, the earlier reference to the LLA Campaign applies; the EC would also want to place on record the value the Alliance places on its working relationship with NARPO.

Age UK

The Alliance continues to foster a close working relationship with Age UK as a member of their Policy Sounding Board and Age Sector Leaders' Group. In addition, the LLA campaign continued to hold meetings with the Director of Age UK to coordinate policy and campaigns on social care and free TV licences for those over 75 years old.

(27) The Lifeboat Fund

As with most other things operating across the country, Covid-19 has had an impact on the work of The Lifeboat Fund (TLF). There was an article in the Summer issue of *The Pensioner* on the work of the TLF. While there has been activity among some departments, the work within the retired community has not been possible and, as CSPA did not hold its AGM, it was not possible to provide a venue for the TLF to be represented to members. Information on the TLF can be obtained from:

**The Secretary, The Lifeboat Fund, 04,F.05,
MoD Main Building, Whitehall,
London SW1A 2HB
Tel: 020 7218 0201
Email: secretary@thelifeboatfund.org.uk
Web: www.thelifeboatfund.org.uk**

SECTION 5 OTHER COMMITTEES

(28) EC Committees and CSPA representatives to external organisations

These remained the same for most of 2020 as there were no elections or changes in EC membership except for the Greater London RR.

Finance Committee

Christine Alderson, Charlie Cochrane, Aileen Haskell, Don Makepeace, Greg Mountain, Mike Sparham, Brian Sturtevant

Finance and General Purposes Committee

Christine Alderson, Charlie Cochrane, Tony Damoglou, Aileen Haskell, John Jarvis, Mike Lawler, John McGiveron, Don Makepeace, Greg Mountain, Mike Sparham, Brian Sturtevant

Organisation & Recruitment (O&R)

Andy Aitchison, Frank Edwards, Colin Fender, Aileen Haskell (seconded for Diversity work), Mike Lawler, David Humphreys, Don Makepeace or Brian Sturtevant

Campaign (including Health and Care Monitoring Group)

Harry Brett, Tony Hall, David Humphreys, John Jarvis, Les Priestley, Don Makepeace or Brian Sturtevant, Roger Turner (ex-officio)

(The Campaign Committee decides which of its members serve on the Health Monitoring Group along with the Health Adviser.)

National Council of National Pensioners Convention (NPC)

David Luxton, Tony Hall, Mike Sparham, (Les Priestley - First Reserve)

NPC Pensioners' Parliament

Andy Aitchison, Harry Brett, John Jarvis, David Luxton, Les Priestley, Mike Lawler (First reserve)

Public Service Pensioners Council (PSPC)

David Luxton (General Secretary), Lisa Ray (Executive Committee Member), Brian Sturtevant (Chairman), John McGiveron (Scotland Branch AGM), Don Makepeace (AGM)

Age UK Stakeholder Meetings

Lisa Ray

The Lifeboat Fund

John Jarvis

British Toilet Association

David Humphreys

- The Chairman and Vice-Chairman may attend any meetings of the Sub-Committees
- The GS, DGS the AGS and the Editor attend meetings of the different Sub-Committees in accordance with their responsibilities
- Minutes Secretary Linda Smith attends all meetings of each Sub-Committee

(29) Alliance 2020 event

As it had not been possible to hold an AGM in October due to the Covid pandemic restrictions, the EC decided in July to organise an online event for all groups and branches to participate. This was held on 25 November. More than 100 people took part in the online event, and a few dialled in to listen to proceedings by telephone. This was the first time such an event has been held, and it was a great step forward.

The online event was not intended to replace the AGM. However, from the feedback received, the event was found to be useful, and groups and members appreciated the chance to put their questions to the EC.

During the event, GS Lisa Ray reported on the work done by the Alliance over the year, the change in priorities for the Alliance, and a look to the future. She outlined the work planned to begin in 2021 to improve services and efficiency for our members and groups.

National Treasurer Mike Sparham reported on the impact of the past year on membership numbers and finance.

Laura Blake, Partner at Connect, who carried out the survey of stakeholders and members during the spring, reported on the findings of the survey. A standout response was that up to 98% of those who responded found that membership of the Alliance provided good value for money.

The number of responses to the survey - more than 1,100 in total - will be taken into account in a programme of work commencing in 2021, which seeks to improve the service and efficiency of the Alliance by listening to its members' views. The full survey report is now on the website in the Members section under 'Other documents'.

A selection of slides used by Lisa Ray, Mike Sparham and Laura Blake are available in the Members section of the website and a small selection have been included on the cover of this Annual Report.

A short feedback survey for those who attended is available in the News section of the CSPA website: <https://www.cspa.co.uk/news/1107/>

(30) Appreciation

We wish to thank all members for their support of the CSPA during this especially difficult year. Special thanks must go to all those who serve on local group and branch committees and their efforts to maintain contacts with members during the global pandemic, which for most of the time has made meeting in person impossible. The work done to keep members informed and connected has been invaluable.

We also want to thank all of our colleagues on the Executive Council and our HQ officers and staff members for their unstinting efforts over the past challenging and unusual year.

Our appreciation must also be recorded for the great support for the work of the Alliance provided by our professional advisers - public affairs consultancy Connect Communications,

our media consultants Square7 Media, our IT consultants BC Technologies, and our data protection officers Affinity Resolutions.

Special thanks go to our partner organisations in the LLA Campaign, NARPO and the NFOP, for their contributions towards the progress made in 2020. We live in challenging and unstable times and progress continues to be difficult, but with the support of all those working for and with the Alliance, we are enabled to continue with our important work putting the voices and interests of our members and older people forward whilst navigating our way through the Covid-19 pandemic.

Brian Sturtevant
Chairman

Lisa Ray
General secretary

APPENDIX I

PROGRESS ON THE IMPLEMENTATION OF MOTIONS CARRIED AT THE 2019 AGM

Motion A1: Disciplinary Rule 11, Administrative Appendix 2, to be included in the National Rules and Constitution

Action: The revised constitution, including Appendix 2, was sent out with Group Circular GC 891 in November 2019. F&GPC to formulate a transparent way of highlighting the issues raised by this amendment – a code of conduct on how the Alliance expects its members to treat one another and the organisation. A draft code of conduct was circulated to groups and branches under cover of Group Circular 903 and included in the Winter 2020 edition of *The Pensioner* for members' information, to be reviewed on an annual basis by the F&GPC.

Motion A3: Working party on group structures and coverage report *The Way Forward*

Action: Regional Representatives attended the meeting of the O&R Committee on 20 February 2020 to discuss the implementation of the recommendations contained in the working party's report *The Way Forward*. It was agreed that Regional Representatives would provide responses to the Deputy General Secretary dealing with the nine specific recommendations

that affected the Regional Representatives prior to the April 2020 meeting of the Executive Council. The DGS issued a formal request for a response to remind Regional Representatives of this requirement. The implementation of the various recommendations was unfortunately held up due to the Covid-19 pandemic lockdowns and will as a consequence be progressed by the O&R Committee when suitable opportunities become available in the future.

Motion A6: Provision of pre-retirement courses for retiring civil servants

Action: It was recognised at the 2019 AGM that the main part this motion was for the trade unions to pursue and the Executive Council gave qualified support accordingly. This issue was briefly discussed at the meeting of the O&R Committee on 20 February 2020. However, it was felt that due to the lack of any significant progress with the Cabinet Office with regard to Trusted Partners being able to attend pre-retirement courses, it was not possible to come up with any firm proposals to progress the terms of the motion.

Motion A7: Timing of and numbers of guest speakers at AGMs

Action: The SOC is responsible for ensuring that the business of the AGM runs to time. The SOC and the EC will take the suggested actions into account when planning future AGMs. The Chairman will take into account the timings allocated to speakers when monitoring progress of the meeting.

Motion A10: Public sector pension improvements under the cost cap

Action: The motion was remitted after the EC speaker had explained to the AGM that the 2016 valuation, which informed the 2018 cost cap review, had been overtaken by the subsequent Court of Appeal legal ruling in December 2018 (McCloud and others cases). This ruled that the 2015 public sector pension transitional arrangements were discriminatory and that remedial action would need to be taken across all public sector schemes, including the civil service scheme, at an estimated cost of up to £4bn.

The Alliance is keeping the matter under close review with the Cabinet Office. The Alliance has fed into the technical discussion paper that has been drafted by Civil Service Pensions for discussions with the Treasury on how public sector schemes will remedy in the light of the McCloud judgment.

Letters to members were issued by HMT on the remedy consultation. The CSPA responded to the consultation on the McCloud remedy during 2020. The outcome of the remedy is that the deferred choice underpin will be implemented.

The CSPA is in regular discussion with Cabinet Office about implementation, clear communications with civil service pensioners and access to advice to enable the best decision to be taken. At the time the consultation response was published, the government also published an update on the Cost Control Mechanism and the 2020 valuations any ceiling breaches that occur from the completion of the 2016 valuations will not be implemented, while floor breaches will be honoured. Additionally, any changes to employer contribution rates resulting from the 2020 valuations will be delayed from April 2023 to April 2024.

Comprehensive Motion A11: Withdrawal of the free TV licence concession for the over-75s

Action: Continue to work with LLA, NPC and Age UK to protest about the withdrawal of the free TV licence for the over-75s. The Alliance's general election campaign with LLA specifically referred to this and sought answers from candidates. The BBC delayed implementing a change in policy until August 2020 due to the pandemic. LLA submitted evidence to a DCMS oral session on the future of public broadcasting, stating the government should take back responsibility for funding free TV licences at the next BBC Charter review. It was decided that communication channels with the BBC should be kept open to work on publicising pension credit. This was promoted in *The Pensioner* magazine and other comms channels, leading to a large increase in pension credit applications. We are keeping a watch on the government proposal to decriminalise non-payment of the TV licence and general policy towards the BBC.

Comprehensive Motion A17: House of Lords Select Committee report on intergenerational fairness

Action: We worked with other organisations such as LLA, Age UK and the Public Service Pensioners Council to challenge the Lords report at every opportunity. LLA met with members of the Select Committee to put forward our policy on intergenerational fairness. LLA has welcomed the government response to recommendations in the report, which rejects many suggestions that would have an impact on pensioners.

We continued to highlight the need to protect the triple-lock through the Chancellor's spending announcements during the pandemic. Opportunities to 'build back better' post-Covid were incorporated into LLA policy, taking into account intergenerational issues and the need to avoid making pensioners poorer.

Motion A23: House of Lords Select Committee report on intergenerational fairness

Action: In terms of intergenerational fairness, the Alliance's focus is on the concerns of pensioners. But many of our campaigns cover issues that also support younger people, such

as lifetime homes standards and accessible transport. LLA policy on this issue welcomes support for younger people to train, and our work with the PSPC looks out for issues affecting pensions and pensioners of the future.

LLA has accepted this Motion for inclusion in its policy. Its August 2020 meeting considered reaching out to organisations representing younger people, such as the Intergenerational Foundation (www.if.org.uk/the-issue/). Again, opportunities will be taken to highlight ways to 'build back better' post-pandemic and include intergenerational issues into LLA policy.

The GS secured the agreement of the Chairman of the Backbench Business Committee to support a debate on the contribution of older people to society, which MPs have been asked to support.

Work was done with LLA to encourage older people to return to volunteering in Covid-safe charity shops, after concern that the pandemic was discouraging older people from volunteering. We have worked with NCVO to encourage older people to take up volunteering post-pandemic, in a bid to increase confidence and re-engage with others after lockdown.

Motion A25: Private companies supplying care and health services

Action: This is part of the LLA campaign asking for greater transparency from providers of social care and calling on government to urgently set out provisions to deal with demand should care homes close. Following reports by the NPC on profits made by private care providers, a letter was sent to the Department of Health and Social Care as instructed in the Motion. LLA's responses to select committees on the funding of social care will include reference to the Motion on financial transparency.

Composite Motion A26: No Green Paper on social care provision

Action: General election campaigns for the Alliance and LLA cited the urgent need to improve social care and put it on a sustainable footing. We continued to lobby and join together where possible with other organisations for the sustainable funding and organisation of social care services. We support Carers UK's campaign

to increase funding to carers during and after the pandemic. In meetings with LLA, MPs always raise the issue of social care and pressures on the sector, especially the effects of the pandemic and lack of PPE. A letter was sent to the Department of Health and Social Care about the urgent need to deal with the social care crisis, given the Prime Minister's statement to "fix it once and for all". LLA also responded to the Select Committee on long-term funding of social care.

Motion A29: Social care provision in rural areas

Action: See Motion A26 above. In addition, a letter to the Department of Health and Social Care set out terms outlined in the Motion - shortages of care home places, especially in rural areas, and the need for financial investment and constructive working with local authorities and providers to ensure an even supply. LLA's response to the Select Committee on Social Care will highlight uneven availability.

Comprehensive Motion A30: Social care funding

Action: See Motion A26. In addition, we are writing to the Department of Health and Social Care to prioritise social care as an emergency needing urgent attention in terms of funding, standards and transparency from private providers. This Motion provides a direction on how social care might be funded and supports a number of funding streams which, if required, can be suggested in interactions between DHSC, Age UK and others in their campaigns. LLA will also respond to Select Committees on social care.

Composite Motion A35: Ratio of GPs to patients

Action: Write to SoS for Health and Social Care on funding and training plans for GPs. We will also continue to work with the NHS Support Federation, especially on GP shortages. NHS staff shortages, highlighted by the closure of Nightingale Hospitals set up for Covid, also need to be addressed in the wake of the pandemic. We are working with the NHS Support Federation.

Motion A37: Provision of services in the NHS

Action: A paper and recommended actions are to be drafted by the CSPA's health adviser. The pandemic has meant it is crucial that the NHS

and social care are fit for purpose for the future. The White Paper on Health and Social Care addresses the next steps for integrating health and care, and this needs to be analysed and relevant campaigns supported. We continue to support and disseminate relevant campaigns and action on the threat to NHS services through privatisation.

Motion A38: Alzheimer’s Society campaign for a £2.4bn Dementia Fund

Action: Contact the Alzheimer’s Society to see how the Alliance can support their work to secure the Dementia Fund. LLA agreed to begin a campaign to recognise dementia as a medical condition and thus be supported by NHS care. The CSPA has supported a campaign to launch a legal challenge on continuing healthcare:

<https://www.express.co.uk/news/uk/1413140/Retired-police-health-funding-scandal>

Motion A39: Discounted NHS dental treatment

Action: Scotland Branch to provide more detail of progress in Scotland Health Monitoring Group to investigate and progress accordingly as general dental provision resumes after the pandemic.

Motion A43: Drifting to a cashless society

Action: The Alliance is working with our partners in LLA, Independent Age and the NPC to campaign against the closure of ATMs and rural Post Offices. Access to cash for older people is a key campaigning issue. The pandemic has pushed society towards more contactless payments. We have shared *Which?* campaigns on ATM availability and financial exclusion throughout the year.

Motion A44: Payment of state pensions via the Post Office Card Account

Action: The Alliance campaigned against the decision by Barclays to withdraw from its contract with the Post Office from January 2020, and that decision was subsequently overturned by Barclays in late October 2019. There was campaigning through the LLA financial exclusion policy and the NPC to retain the Post Office Card Account and related Post

Office services. A letter to the DWP outlined our concerns Unfortunately, citing poor value for the taxpayer, the Post Office Card Account will close when the government contract with the Post Office ends. Banking services will continue to be available at Post Office Counters, where branches have closed.

Motion A46: Climate change emergency

Action: The Alliance is continuing to campaign through LLA and the NPC for increased investment in local bus services; greater accessibility standards in new bus and rail stock; adequate assistance for older people on trains and train stations; and a nationally administered bus and rail travel pass system for older people. We are supporting the Campaign for Better Transport. We also support the retention of free travel for older people, including the Freedom Pass for Londoners over 60 years old, which was under threat at the end of 2020. We encourage public transport to be used where possible on CSPA mileage claim forms.

Motion A47: Community transport schemes

Action: Keep under observation community transport in danger, especially in rural parts of the UK. These forms of transport will be vital for some older people to help them re-engage with communities after lockdown isolation.

Motion A49: Council tax charges

Action: The pandemic will have massive cost implications for local authorities and it is unlikely they will willingly reduce revenue. We will write to the Local Government Association to ascertain its views on this, and consider campaigning alongside other organisations for single-person discounts on council tax.

Motion A50: Application of the Equality Act 2010 in Northern Ireland

Action: The Alliance has raised this specific issue through our affiliation to the AGE Platform Europe. In conjunction with the Alliance’s Northern Ireland Branch, we will assist in further representations to the Northern Ireland minister and a letter to the Equality Commission for Northern Ireland.

PART 2

FINANCIAL REPORT AND STATEMENT OF ACCOUNTS 2020

(31) Introduction

This financial report refers to the profit and loss and balance sheet reports covering members in England, Wales and overseas. The branches in Scotland, Northern Ireland and Malta are separate and autonomous branches within the Alliance. Whilst the EC retains responsibility for the co-ordination of policy throughout the Alliance, the subscriptions collected centrally or separately by the branches are retained by them, and they meet all their own administrative costs.

The budget for 2020 was prepared in pre-Covid lockdown days, so it is not surprising that the outcome in the profit and loss account for the year bears little resemblance to what had been anticipated. Suddenly we could no longer meet each other, all travel was banned unless essential, and overnight stays were forbidden. Ways of working changed, and online meetings replaced meetings in person.

All this had an impact on the CSPA, with both income and expenditure falling. The financial report reflects this and shows a gross profit of £43,886 and a net profit of £36,987 for 2020. This compares with the original budget anticipating a loss of £14,700.

Total expenditure fell from £908,911 in 2019 to £859,948 in 2020. There were hardly any T&S claims after March; the AGM was cancelled, although a cancellation fee had to be paid; there were no regional meetings; and the head office was closed for most of the year, with office

support costs (printing, phones and postage) falling. Some costs did rise, as they would have done anyway - the rent was increased when the lease was renewed; the service charge increased; and some insurance costs rose.

Income also fell, with subscription income falling by 4% over the year as a whole, but at a higher rate from July onwards. Advertising in the Summer edition of *The Pensioner* was particularly low, but it picked up in the Autumn and Winter editions.

Staffing costs for the year were as expected, and there was no need to furlough any member of staff.

The cost of the Connect Review, including the members survey, was within budget and completed during the year. The EC agreed in December that the cost of the review, £1,281 per month, should be transferred into the staffing budget so that the head office team can be strengthened during 2021.

With regard to investments, CSPA policy is that the Alliance has always included the actual cost of its investments in government Treasury Stock in the accounts, as opposed to the actual value of the investment - that is, choosing to 'take the hit' when the investment is redeemed. The figure shown for loss on realisation of Treasury Stock (£26,901) relates to the 5% Treasury Stock 2020 redeemed in March 2020. The Trustees deferred a decision on re-investment and the balance was transferred into the Alliance's commercial account pending a decision on future investment.

This is shown in Note 9 of the accounts, which also shows the investment in Aberdeen Standard. The value of the reserves is shown in Note 12.

Civil Service Pensioners' Alliance Financial statements

Financial statements for the year ended 31 December 2020

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Executive Council's Report

for the year ended 31 December 2020

The Executive Council presents its report and the financial statements for the year ended 31 December 2020.

Statement of the Executive Council's responsibilities

The Executive Council is responsible for preparing the Executive Council's report and the financial statements in accordance with applicable law and regulations of the Civil Service Pensioners' Alliance constitution. In accordance with the constitution, the Executive Council is required to prepare financial statements for each financial year. The Executive Council has elected to prepare the financial statements in accordance with United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The Executive Council must not approve the financial statements unless it is satisfied that they give a true and fair view of the state of affairs of the Alliance and of the profit or loss of the entity for that year.

In preparing these financial statements, the Executive Council is required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Alliance will continue in business.

The Executive Council is responsible for keeping adequate accounting records that are sufficient to show and explain the Alliance's transactions and disclose with reasonable accuracy at any time the financial position of the Alliance. It is also responsible for safeguarding the assets of the Alliance and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each person who is a member of the Executive Council at the date of approval of this report confirms that:

- So far as each Executive Council member is aware, there is no relevant information of which the Alliance's reviewing accountant is unaware
- Each Executive Council member has taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Alliance's reviewing accountant is aware of that information.

This report was approved by the Executive Council on 22 April 2021 and signed on its behalf by:

Brian Sturtevant
Chairman

Lisa Ray
General Secretary

Mike Sparham
National Treasurer

Independent chartered accountants' review report to the Executive Council of the Civil Service Pensioners' Alliance

We have reviewed the financial statements of the Civil Service Pensioners' Alliance for the year ended 31 December 2020, which comprises the profit and loss account, the balance sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Executive Council's responsibility for the financial statements

As explained more fully in the Executive Council's responsibilities statement, the Executive Council is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Accountants' responsibility

Our responsibility is to express a conclusion based on our review of the financial statements. We conducted our review in accordance with International Standard on Review Engagements (ISRE) 2400 (Revised), Engagements to review historical financial statements and ICAEW Technical Release TECH 09/13AAF Assurance review engagements on historical financial statements. ISRE 2400 (Revised) requires us to conclude whether anything has come to our attention that causes us to believe that the financial statements, taken as a whole, are not prepared, in all material respects, in accordance with United Kingdom Generally Accepted Accounting Practice. ISRE 2400 (Revised) also requires us to comply with the ICAEW Code of Ethics.

Scope of the assurance review

A review of financial statements in accordance with ISRE 2400 (Revised) is a limited assurance engagement. We have performed additional procedures to those required under a compilation engagement. These primarily consist of making enquiries of management and others within the entity, as appropriate, applying analytical procedures and evaluating the evidence obtained. The procedures performed in a review are substantially less than those performed in an audit conducted in accordance with International Standards on Auditing (UK and Ireland). Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements have not been prepared:

- So as to give a true and fair view of the state of the entity's affairs as at 31 December 2020, and of its profit for the year then ended
- In accordance with United Kingdom Generally Accepted Accounting Practice.

Use of our report

This report is made solely to the Executive Council, as a body, in accordance with the terms of our engagement letter dated 13 March 2020. Our work has been undertaken so that we might state to the Executive Council those matters that we have agreed to state to them in our engagement letter and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the entity and the Executive Council as a body, for our work or for this report.

BM Howarth Ltd, West House, King Cross Road, Halifax, West Yorkshire HX1 1EB 26 March 2021

Profit and loss account for the year ended 31 December 2020

Income	Note	2020 (£)	2019 (£)
Subscriptions – England & Wales		733,855	763,663
Subscriptions – Scotland		78,202	82,186
Subscriptions – Northern Ireland		21,893	21,034
Advertising		65,037	75,895
Donations		29,321	31,304
The Pensioner		38,116	38,444
Campaign fund		15,041	15,578
Miscellaneous		2,254	222
Dividends		2,853	2,356
Interest/redeemed stock		4,813	10,288
VAT		(87,551)	(95,023)
		903,834	945,947
Expenses			
The Pensioner	2	214,587	216,402
Advertising sales commission		16,259	18,974
Executive Council expenses	3	16,792	32,931
Accommodation, administration & support	4	356,031	368,758
Recruitment & publicity	5	24,531	18,560
Group support & development	6	14,742	29,291
Office repairs & decorations		894	-
Legal/survey/dilapidation claims		5,524	-
Accountancy		12,625	2,292
Annual general meeting		12,796	44,872
Miscellaneous including publications		3,212	4,287
Subscriptions to Scotland		77,791	82,153
Subscriptions to Northern Ireland		21,912	21,000
Affiliation fees	7	4,399	4,296
Insurance		2,761	3,179
Campaigning activity		28,823	28,978
Campaign fund		12,810	23,824
Repairs and renewals		911	592
Loss on realisation of treasury stock	9	26,901	-
Depreciation		5,647	1,041
Professional fees		-	7,458
Bank charges and interest		-	23
		859,948	908,911
Gross profit		43,886	37,036
Corporation tax		(6,899)	(3,919)
Profit for the financial year		36,987	33,117

Balance sheet as at 31 December 2020

Fixed assets	Note	2020 (£)		2019 (£)	
Computer equipment	8		<u>11,887</u>		<u>14,468</u>
			11,887		14,468
Current assets					
Investments	9	300,000		509,926	
Debtors	10	70,546		50,800	
Cash at bank		<u>802,623</u>		<u>595,033</u>	
		1,173,169		1,155,759	
Creditors falling due within one year					
	11	(45,267)		(67,425)	
Net current assets			1,127,902		1,088,334
Net assets			<u>1,139,789</u>		<u>1,102,802</u>
Capital and reserves					
Profit and loss account	12		<u>1,139,789</u>		<u>1,102,802</u>
			<u>1,139,789</u>		<u>1,102,802</u>

The Executive Council acknowledges its responsibilities for complying with the requirements of the constitution with respect to accounting records and the preparation of accounts.

These accounts were approved by the Executive Council on 22 April 2021 and signed on their behalf by:

Brian Sturtevant
Chairman

Lisa Ray
General Secretary

Mike Sparham
National Treasurer

Notes to the financial statements for the year ended 31 December 2020

1. Accounting policies

Basis of accounting

These financial statements have been prepared in accordance with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”). The disclosure requirements of section 1A of FRS 102 have been applied other than where additional disclosure is required to show a true and fair view.

The financial statements are prepared in sterling, which is the functional currency of the Alliance.

Income

Income represents the amount derived from subscriptions, income from investments and services provided, which fall within the Alliance’s ordinary activities, entirely within the United Kingdom.

Dividends and interest on investments are recognised on a receivable basis and are shown gross of any related tax credit. Tax suffered on investment income is shown as part of the corporation tax charge.

Depreciation

Historically depreciation has been provided at rates calculated to write off the cost less residual value of each asset over its useful economic life, as follows:

Computer equipment - 33% reducing balance

Investments

Investments are stated at cost.

2. The Pensioner	2020 (£)	2019 (£)
Printing	76,490	79,482
Postage	95,349	102,251
Fulfilment	20,946	12,292
Tapes for the blind	802	1,377
Design and management fee	21,000	21,000
	<u>214,587</u>	<u>216,402</u>

3. Executive Council expenses	2020 (£)	2019 (£)
Support and services	177	594
Travel and subsistence	1,640	13,008
Miscellaneous	1,275	3,518
Regional representatives	1,985	4,090
Honoraria	11,715	11,721
	<u>16,792</u>	<u>32,931</u>

4. Accommodation, administration & support	2020 (£)	2019 (£)
<u>Staffing</u>		
Salaries & PAYE	271,571	270,000
Stakeholder pension	8,577	8,779
Salary refund	(4,890)	(4,890)
	275,258	273,889
<u>Premises</u>		
Rent	18,252	18,287
Service charges	5,618	4,830
Rates	8,124	7,327
Cleaning / water bottles	3,320	2,774
	35,314	33,218
<u>Communication, support & services</u>		
Stationery	3,238	4,178
Posting and franking machine	7,616	12,701
Telecommunications equipment	7,287	9,129
Printer/photocopier	8,235	10,416
Computer hardware/software	14,791	14,103
General data protection	2,400	2,514
Equipment maintenance	411	480
	43,978	53,521
<u>General</u>		
Travel and subsistence	328	6,184
Training	450	700
Miscellaneous	703	1,246
	1,481	8,130
	356,031	368,758

5. Recruitment and publicity	2020 (£)	2019 (£)
Advertising & promotion	1,325	2,663
Membership services	23,206	15,897
	24,531	18,560

6. Group support & development	2020 (£)	2019 (£)
Reimbursement Groups	14,714	26,748
Regional meetings	-	2,515
Room hire	28	28
	14,742	29,291

7. Affiliation fees	2020 (£)	2019 (£)
NPC	1,125	1,125
AGE Platform Europe	2,499	2,466
PSPC	417	347
Carers UK	158	158
Tax Justice Network	200	200
	<u>4,399</u>	<u>4,296</u>

8. Tangible assets	Computer equipment (£)	Total (£)
Cost		
At 1 January 2020	15,509	15,509
Additions	<u>3,065</u>	<u>3,065</u>
At 31 December 2020	<u>18,574</u>	<u>18,574</u>
Depreciation		
At 1 January 2020	1,041	1,041
Charge for the year	5,646	5,646
Eliminated on disposal	-	-
At 31 December 2020	<u>6,687</u>	<u>6,687</u>
Net Book Value		
At 31 December 2020	<u>11,887</u>	<u>11,887</u>
At 31 December 2019	<u>14,468</u>	<u>14,468</u>

9. Investments	Purchase price (£)	Valuation at the year-end (£)	Investment income received in year (£)
Aberdeen Standard Investments	<u>300,000</u>	<u>343,163</u>	<u>2,853</u>

During the year, the Alliance redeemed its Treasury stock at a loss of £26,901

10. Debtors	2020 (£)	2019 (£)
Trade debtors	31,225	21,456
Prepayments	31,478	24,765
Aberdeen Multi-Manager fund	7,843	-
Other debtors	-	1,165
VAT repayment	-	<u>3,414</u>
	<u>70,546</u>	<u>50,800</u>

11. Creditors	2020 (£)	2019 (£)
Trade creditors	12,033	47,430
Corporation tax	6,899	3,919
Group trust fund	7,513	6,705
VAT	9,315	-
Payroll taxation	6,733	6,871
Accruals	2,774	<u>2,500</u>
	<u>45,267</u>	<u>67,425</u>

12. Reserves	Profit and loss account	
	2020 (£)	2019 (£)
Balance brought forward	1,102,802	1,070,081
Profit for the year	36,987	33,117
Brought forward adjustment	-	<u>(396)</u>
Balance carried forward	<u>1,139,789</u>	<u>1,102,802</u>

Civil Service Pensioners' Alliance
Grosvenor House, 125 High Street,
Croydon CR0 9XP
Tel: 020 8688 8418
Web: www.cspa.co.uk
Email: enquiries@cspa.co.uk