



# Annual report 2021

Including Financial Report and Statement of Accounts





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# Introduction



**As the second year of the global Covid-19 pandemic, 2021 has brought many challenges for the CSPA. We are emerging, along with many other organisations, in a less strong state, but there is also a positive story to tell after a year of change, consolidation and development. By General Secretary Lisa Ray**

Following the survey of our members conducted in 2020, we have been working hard on the New CSPA project to improve our position and profile, while concentrating our campaigning work on core issues, which took on more urgency over 2021.

A decline in membership numbers in recent years has been due to our ageing demographic, and changes in the societal perception of retirement. This was only made worse by the cancellation of events attended by civil servants and the inability for groups to meet in person.

Seizing the opportunities brought by lockdown, we spent 2021 constructively. We met virtually with some

## Despite lockdown, we spent 2021 constructively

wonderful volunteer members to examine our core mission, branding and what we could do better to attract more retiring civil servants to join us.

Although there are merits in the more traditional methods of recruiting, they are no longer sufficient, and we have had to start thinking creatively!

Alongside the exciting project work to look at our recruitment activity, communications, diversity and HQ

office systems, we have also remained focused on the needs of our existing members – who will always be equally important to the CSPA. We took care to target campaigning and policy work to key areas of the most pressing concern to members.

### What we do

#### Protecting your pensions

Our core work revolves around protecting the civil service pension. The CSPA has continued to meet quarterly with pensions officials at the Cabinet Office and MyCSP to challenge them on the administration and management of the civil service pension scheme.

We continued to deal with members' personal cases involving overpayment of pensions during 2021.

A number of cases have been through the internal dispute resolution process, with appeals to both MyCSP (pension administrator) and the Cabinet Office (pension scheme manager).

More detailed advice is available in our guidance document, *Personal pension cases: overpayment of pension/underpayment of tax*, which is available from the members section of our website [www.cspa.co.uk](http://www.cspa.co.uk) or by contacting HQ by telephone on 020 8688 8418.

This year we invested in legal advice from solicitors





and legal counsel on the interpretation of the application of the *Limitation Act 1980*. This affects cases where an error may have been made some time ago, resulting in a large overpayment of pension.

The CSPA has continued to argue, writing two letters referencing counsel's advice, that the Act does not permit going back more than six years in recouping overpayments, but our protests have unfortunately not broken through.

The Cabinet Office cites *Managing Public Money* as a cover-all for reclaiming money from pensioners who have been overpaid through no fault of their own.

We have won a change in approach for pensioners who must repay overpayments. Previously, a stark demand for repayment in full was made, but we have forced the Cabinet Office to concede that pensioners can spread the cost and repay over a longer term.

The CSPA is, of course, there to support members

in this stressful situation. Our personal pensions case expert, Christine Haswell, can explain issues and help those who find themselves with a demand to repay pension paid in error.

On the McCloud Remedy, we have been working collaboratively with the Cabinet Office to ensure all those affected – members of a public service pension scheme from 31 March 2012 through to 1 April 2015 – receive clear, concise advice when making their decision.

When they take their pension, they will need to decide under which pension scheme (legacy or the new Alpha scheme) they would like to receive pension benefits for any service between April 2015 and April 2022.

Those who are already in receipt of their pension and retired since 2015 will not have to decide until 2023, when new legislation will be in place. We have also helped civil servants coming up to retirement and affected by the remedy.



## Our achievements in 2021

- Regular contact with every member throughout the lockdown through *The Pensioner* magazine and our website [www.cspa.co.uk](http://www.cspa.co.uk)
- Increasing subscribers to our monthly email newsletter – now, more than 10,000 of our members regularly receive news of our work and campaigns with our partners
- A second national online event for groups and members to raise issues of concern and receive updates on work carried out on their behalf
- Achieving improved timescales for payment of widow(er)s pensions
- Achieving fairer repayment terms where pension case appeals were not successful
- Input of evidence to the work of the Cabinet Office to implement the Walker Judgement in the civil service pension scheme, to ensure equal treatment on survivor benefits to those in same sex marriages/civil partnerships



- Written challenges to the Cabinet Office on the application of the *Limitation Act 1980*
- Working with Cabinet Office to ensure that the McCloud Remedy is clearly communicated to those affected
- Raising the profile of our civil service pension campaigns through meetings with MPs and Select Committee appearances on the loss of widow(er)s pensions on remarriage or cohabitation
- A programme of work resulting in a list of recommendations for the EC to consider how to improve our communications, diversity, recruitment at retirement and HQ operations
- New branding for the CSPA to raise our profile and recruit new members
- Developing a better website and membership database for an easier joining and user-friendly experience
- Increasing our social media presence, developing and sharing CSPA campaign videos on our CSPA YouTube channel: [https://www.youtube.com/channel/UChwMWCWEJAZ61p\\_J\\_Bq86Aw](https://www.youtube.com/channel/UChwMWCWEJAZ61p_J_Bq86Aw)

The CSPA has worked collaboratively with Cabinet Office to develop communications and has hosted two oversubscribed and well-received webinars. The lively debate and questions generated will inform the Cabinet Office where it needs to make improvements as it deals with the administration of the Remedy.

Our campaign on survivor pensions for life and reckonable service in post-retirement marriages developed further this year when the General Secretary was invited to give evidence to the Women and Equality Committee's inquiry into the rights of cohabiting couples.

Several compelling case histories were presented to illustrate how unfair the Classic pension scheme rules can be. The CSPA is hopeful that the Select Committee report will include recommendations that will lead to long overdue changes to ensure those remarrying or cohabiting in older pension schemes can remain financially independent.

## We have a new relationship with The Pensions Ombudsman

This year has also seen us establish a new relationship with The Pensions Ombudsman, with CSPA now a recognised stakeholder. This will be of benefit to members as we meet regularly with them to examine how the system can work better. We are able to gauge the best possible approach to members' cases that reach that final stage in the appeals process.

### Our campaigns

During the second year of the global pandemic, we made sure we targeted our resources to work on the issues that have had the greatest impact on our members and older people.

### Economic impact of the pandemic – effect on universal pensioner benefits and pensions

- Following letters to the Chancellor and Prime Minister on the impact of removing the triple-lock on state pension, we received the following response from pensions minister Guy Opperman: "This is a temporary response to exceptional circumstances. The government remains committed to implementing the triple-lock in the usual way for the remainder of the Parliament."
- The CSPA worked with Baroness Ros Altmann to support her suggestion to amend the *Uprating of*

*Benefits Bill* in the House of Lords to incorporate a one-off calculation to increase the state pension.

- We responded to the Department of Health and Social Care's consultation, to disagree with aligning the upper age for NHS prescription charge exemptions (in England) with the state pension age.

### Access to healthcare

Over the year we have worked with:

- The NHS Support Alliance campaign for more funding of the NHS
- The British Medical Association on behalf of GPs
- Independent Age to support older people waiting for surgery
- The government opposition health team to table amendments to improve the Health and Care Bill, especially around the need for workforce planning.

### Social care crisis

- We supported Carers UK in demanding provision for unpaid carers in the *Health and Care Bill*.
- We met with the opposition health team to reinforce the need for workforce planning.
- We responded to a Housing Community and Local Government Committee inquiry into the long-term funding of social care.
- The general secretary appeared on an expert discussion panel at the launch of an ARCO report into integrated retirement communities.

### Digital and financial exclusion

- The CSPA responded to the Access to Cash consultation from HM Treasury, highlighting the need for continued local access to cash for older people.
- We also provided a briefing on access to and acceptance of cash during the Covid outbreak for a debate in Westminster Hall.
- We wrote to delivery service Milk and More, protesting against its decision to move its operations to online only.
- We conducted a survey of members to gauge their experience of both online and telephone scams to feed into evidence for MPs considering the *Online Harms Bill*. This helped us succeed in expanding the bill to include protection from scams.
- We met with Action Fraud.
- The CSPA is represented on the National Pensioners Convention (NPC) digital exclusion panel by our deputy general secretary, David Luxton.

### Cost of living crisis

- During the year, the CSPA wrote to the Chancellor and Prime Minister about increasing the Winter Fuel Allowance and state pension Christmas bonus.
- The CSPA also issued a briefing on the Chancellor's Autumn statement and the need to protect pensioners from the cost of living increases.

### Working with partners

We continued to build and strengthen our relationships with similar organisations during the course of the year, working together and increasing our impact to share campaigns and spread news among members and supporters.

### Later Life Ambitions

Together with our LLA partners the National Federation of Occupational Pensioners (NFOP) and the National Association of Retired Police Officers (NARPO), we issued responses to consultations, media statements and briefings on levelling up. These included health outcomes, access to cash, protection from online scams, long-term funding of social care, the need to protect pensioners against cost-of-living increases in the Chancellor's Autumn Statement, state pension age, the suspension of the triple-lock on the state pension and the rights of cohabiting couples.

### Age UK

The CSPA has continued to sit on the Age UK Age Sector Leaders panel to share and support actions between organisations and align where appropriate for maximum impact in our campaigns. This year we worked together on calling for improvement and funding of social care and fuel poverty.

### Carers UK

The CSPA is an affiliate of Carers UK. We supported the organisation's work on the *Health and Care Bill* to get greater recognition and provision for unpaid carers included in the Bill.

### National Pensioners Convention

We have supported the NPC on various campaigns during 2021, including state pension age and the cost-of-living crisis.

### Independent Age

We have been building a stronger relationship with Independent Age during the past two years. Over the past year, we shared their excellent advice materials around grief and bereavement, and their reports into poverty in later life.

## We have made major progress on branding the work we do

### 38 Degrees

We periodically share and support 38 Degrees campaigns – this year these included the proposal to end free prescriptions for those over 60 years old (England only).

### NEW CSPA programme

As mentioned in my introduction, the CSPA has spent much of 2021 looking at how we can improve recruitment of new members and the service we provide to our existing members.

Reports have appeared in *The Pensioner* magazine throughout 2021 about progress made on the various projects under way, examining member communications,



The CSPA has appealed to Chancellor Rishi Sunak about the soaring cost of living and its affect on older people's wellbeing

improving diversity on the Executive Council, recruiting civil servants who are coming up to retirement and improving our head office systems for a better membership experience.

The Programme Board has been extremely grateful for the work of volunteer members, CSPA officers and members of the Executive Council who have worked hard to generate ideas and recommendations for the CSPA to implement as resources become available.

This year, there has been major progress on branding the CSPA with a clear, consistent message about the work we do, together with a new website and membership database to allow online joining and an improved social media profile.

### Changes on the Executive Council

The election results announced at the online event in October 2021 resulted in the following changes to the Executive Council membership.

Brian Sturtevant, Chairman, and Colin Fender, Regional Representative for the South-west, had announced their intention to stand down before the EC election. The Executive Council records its thanks for all the work they have done for the CSPA during their time on the Council.

- Brian Sturtevant, stood down.
- Colin Fender, Regional Representative for the South-West, stood down.
- Don Makepeace was elected Chair and Linda-Ridgers Waite Vice-Chair.
- Les Calder was elected as the new Regional Representative for the South-West Region.
- Richard West was elected as a National Executive Council Member to fill the vacancy left by Mike Sparham, who had previously taken on the role of National Treasurer.

## New staff joining CSPA in 2021

We were delighted to welcome new staff to the CSPA to further build our services to meet the expectations of civil servants retiring today:



**Nicola Crichton**

*Project, Policy and Campaigns Manager  
(replacing the Assistant General Secretary role)*

Nicola manages projects to improve membership experience, building our profile and campaigns and raising awareness of the CSPA across all media.



**Christine Haswell**

*Personal Pension Case Manager*

We now have a dedicated member of staff to deal with complex pension case enquiries and policy work, including lobbying Cabinet Office officials on our civil service pension campaigns.



**Christine Buckley**

*Editor, The Pensioner magazine*

Christine has joined us to take the popular members magazine forward to match the many improvements being made at the CSPA.

## Thanks

The CSPA would like to thank all our members and supporters, especially those who give their time to run local groups and support our campaigning work.

Members of the Executive Council and its sub-committees, volunteers on new project

groups, and staff at headquarters office all made valuable contributions to our work this year, in especially difficult circumstances.

We continue to move forward as an organisation together, to ensure that the interests of civil service pensioners are protected.



# DGS report

## Deputy General Secretary David Luxton rounds up the CSPA's key activities during 2021



### Membership, recruitment and organisation

Recruitment of new members to the CSPA continues to be a significant

challenge for the organisation. The prolonged Covid pandemic, requiring the closure of the CSPA office for much of 2021, together with the restrictions on face-to-face meetings and events, have all had an impact on our ability to recruit new members.

A total of 235 new members were recruited in 2021, compared with more than 1,700 new members in 2019 before the pandemic. But we lost a total of 3,028 members over the year, almost 1,900 of whom sadly passed away.

At the end of the year, our membership had dropped to just below 50,000.

Despite these challenges, the EC took a number of positive steps during 2021 to raise our profile among the civil service community, working with trusted partner organisations such as the Civil Service Sports Council and the Charity for Civil Servants, as well as more widely through our campaigning work with Later Life Ambitions (LLA).

We have also been working with the Cabinet Office pensions team to raise awareness of the CSPA. This led to agreement to participate in the Pension Awareness Week in September 2021, organised by the Cabinet Office and MyCSP, with a CSPA recruitment video posted on the official Civil Service Pension Scheme website.

Discussions with the Cabinet Office are continuing to have CSPA involvement with the departmental Employers Forum when it resumes in-person events after a two-year break due to the pandemic.

During the year, the EC initiated a comprehensive programme of work aimed at raising our public profile and image; improving our direct communications with members and externally; and improving the process for joining the CSPA to enable online applications, as reported elsewhere in the Annual Report.

The recommendations of the EC Recruitment Working Party to improve recruitment and membership involvement were taken forward by the Organisation and Recruitment Committee in 2021.

A special meeting of Regional Representatives was held in March 2021 to formulate actions that will help revitalise groups that had not been able to meet in person for over a year.

The membership statistics for 2021 are set out below.

### Group and regional matters

Despite the ongoing Covid restrictions during the year, which curtailed the ability of most local groups to hold meetings, many groups were able to hold virtual meetings using Zoom video conferencing.

In September 2021, with the lifting of many Covid restrictions, regional meetings were held in person.

Unfortunately, a number of local groups were closed in 2021, but the O&R committee did endorse positive steps

	England and Wales	Scotland	Northern Ireland	Malta	Overseas	No group allocated	Totals
Membership at 1 January 2021	42,486	4,321	4,795	150	511	134	52,401
Membership at 31 December 2021	40,132	4,054	4,640	150	489	127	49,596
Members recruited during 2021	154	15	65	0	1	0	235
Members lost in 2021	2,499	282	217	0	23	7	3,028





Scarborough Group's Christmas lunch; members of the Winchester regional meeting; members of the Wessex regional meeting

to restructure some of the groups and regional allocation of groups, as shown in the regional reports on page 20.

## Membership benefits and services

### Travel insurance

The CSPA's insurance broker, Towergate Health & Protection (THP), informed us in early 2021 that AXA Health was pulling out of the travel insurance market and would only offer 12-month renewal of existing policies up until 30 September 2021. After that date, it would not accept new customers or renewals. All policies renewed or taken out by that date would continue for 12 months.

CSPA members were informed of this decision in the Spring issue of *The Pensioner* and that we had instructed THP to source an alternative travel insurance product, which we hoped to have in place by summer 2021.

## We have worked hard to find a replacement insurance provider

The AXA Health travel insurance offering had proved popular with many members and has assisted recruitment in recent years, but the pandemic from March 2020 has severely curtailed travel and hence interest in travel insurance.

A strong selling point in the AXA policy was having no medical screening – 'medical history disregard' – other than a requirement to be 'fit to travel'. However, the increasing annual premiums was becoming an issue with many members, and most travel insurance providers were now insisting on medical screening for older applicants.

In the discussions that took place with THP during June and July 2021, the DGS had emphasised to our brokers the need for a travel insurance product that

would be available to older members at an affordable and competitive price, and without complex and time-consuming medical screening if 'medical history disregard' was not available.

The outcome of those discussions led to two separate proposals being received through THP in July 2021 – one from Towergate insurers and the other from TIF (Travel Insurance Facilities) Group.

After detailed discussions with our brokers, the EC selected TIF Group to be the new provider of travel insurance through our brokers THP.

However, a few weeks later, in August 2021, one of the major travel insurance underwriters pulled out of the UK market, which impacted on the proposed new travel insurance offering from TIF.

As a consequence, urgent discussions were held with AXA Health, which led to an announcement in late August that AXA Health had agreed an extension to allow CSPA members to purchase new travel policies beyond the end of September 2021. New travel policies continued to be available until 30 March 2022.

The CSPA advised members that they should continue to take advantage of the AXA Health travel insurance until such time as the proposed TIF offering could be put in place in 2022 to replace the AXA Health scheme.

### Discount shopping through Parliament Hill

The membership benefits scheme secured through the services of Parliament Hill continued to be available to members during the year. This introduced a more direct means of offering discounts using reloadable gift cards, as well as discounts on annual membership of English Heritage.

The CSPA also continues to provide a legal advice helpline through Affinity Resolutions, which enables members to obtain informal initial advice on a range of

issues without necessarily having to use the more formal legal advice services available through Lyons Davidson Solicitors.

### CSPA website, social media platforms and e-newsletters

During the Covid-19 lockdowns, the CSPA website [www.cspa.co.uk](http://www.cspa.co.uk) and social media platforms have provided a regular means of updating members on a day-to-day basis, in addition to the quarterly issues of *The Pensioner*.

The appointment of Nicola Crichton in May 2021 as Policy, Projects and Campaigns Manager in May led directly to regular news updates being placed onto the website, as well as on the Facebook page at [www.facebook.com/cspalliance](http://www.facebook.com/cspalliance) and on the Twitter account @civilcspa. This ensured that a majority of members were able to be kept informed.

This has been supplemented with the issue of regular e-newsletters to those members who have registered on our website to receive them. The number of members receiving the e-newsletter grew rapidly during the year.

These different sources of information continue to gather followers and provide a useful way to share important information and stories with members. The CSPA Twitter account can also be followed to hear about meetings held and campaigns under way.

### Group newsletters

In the early part of 2021, it was not possible for group newsletters to be printed and distributed on behalf of groups in the normal way, as the CSPA office was closed in line with government advice.

Some groups were able to send out local e-newsletters by email but these were limited in distribution to those members who had provided their email address.

The normal service of printing and posting out group newsletters from the CSPA's head office was resumed in autumn 2021.

### The Pensioner magazine

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

The outgoing Editor, Ralph Groves, 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.

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

## The Pensioner was published during unprecedented times

### Other bodies

#### Public Service Pensioners' Council (PSPC)

The CSPA continued to support the work and activities of the PSPC throughout 2021, although for the second year running it was not possible to hold the PSPC AGM in May due to the pandemic.

Brian Sturtevant continued as Chairman and David Luxton continued to serve as General Secretary, while Lisa Ray continued to represent CSPA on the Executive Committee.

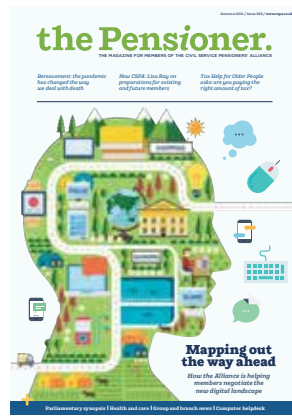
#### National Pensioners Convention (NPC)

During 2021, David Luxton represented the CSPA 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 NPC. The Annual Pensioners

## Certificate of Merit Awards in 2021

Name	Group
Sylvia Smith	Lewisham, East Southwark & District
Ralph Groves	HQ Officer, former DGS and <i>Pensioner</i> Editor



Convention, which had been scheduled to be held in June in Southport, was again cancelled because of the Covid pandemic.

## Relations with other organisations

### Charity for Civil Servants (CFCS)

The CSPA continued to work closely with the Charity throughout 2021, promoting their initiatives on the CSPA Facebook page and website.

During the year, the CSPA 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 Sports and Recreation Council (CSSC)

During the year the CSPA developed a good working relationship with the CSSC to promote the work of our respective organisations in the wider civil service community. We cooperated on a joint initiative to promote Mental Health Awareness Week in May 2021. DGS David Luxton and EC member Linda Ridges-Waite contributed articles for a digital newspaper on mental health and wellbeing issued to all members of the CSSC and other civil service trusted partners, which helped raise the CSPA's profile among working civil servants.

### Civil Service Insurance Society (CSiS)

The CSiS continued to have very good relations with the Alliance. The new CEO Wendy Hilder and CSPA General Secretary Lisa Ray kept in regular contact.

The CSPA 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

and Mike Duggan, former General Secretary of the CSPA, is now a trustee. 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 (NARPO)

The EC would also want to place on record the value that the CSPA places on its working relationship with NARPO and through our joint campaigning work with Later Life Ambitions.

### National Federation of Occupational Pensioners (NFOP)

The CSPA continues to enjoy a good working relationship with the NFOP and through our campaigning work with Later Life Ambitions.

### Age UK

The CSPA continues to enjoy a close working relationship with Age UK as a member of the 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 our policy and campaigns on Social Care and free TV licences for those over 75 years old.

### The Lifeboat Fund

John Jarvis has continued to represent the CSPA on the Lifeboat Fund (TLF). Information on 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](mailto:secretary@thelifeboatfund.org.uk) Web: [www.thelifeboatfund.org.uk](http://www.thelifeboatfund.org.uk)

# Who's who 2021-22



## CSPA Officers

Chairman: Don Makepeace  
Vice Chair: Linda Ridgers-Waite  
Sec Administration: John Jarvis  
Sec Organisation: Mike Lawler

## Executive Council regional

East Midlands and East Anglia:  
Frank Edwards  
Greater London: Vacant  
North East: Andy Aitchison  
North West: Harry Brett  
Southern: Greg Mountain  
South West: Les Calder  
Wales: Vacant  
Wessex: Tony Hall  
West Midlands: David Humphreys

## National EC Members

Charles Cochrane, Les Priestley,  
Richard West

## Scotland Branch

Christine McGiveron, John  
McGiveron

## Northern Ireland Branch

Jim Lilley

## Standing Orders Committee

Roy Lewis, Eileen Turner, Keith  
Yallop

## Finance Committee

Andy Aitchison, Charlie Cochrane,  
Don Makepeace, Greg Mountain,  
Mike Sparham, Linda Ridgers-

Waite, Greater London Regional  
Representative

## Finance and General Purposes Committee

Andy Aitchison; Charlie Cochrane,  
John Jarvis, Mike Lawler, John  
McGiveron, Don Makepeace,  
Greg Mountain, Linda Ridgers-  
Waite, Mike Sparham, Northern  
Ireland Branch Representative,  
Greater London Regional  
Representative

## Organisation and Recruitment

Andy Aitchison, Les Calder, Frank  
Edwards, David Humphreys, Mike  
Lawler, Don Makepeace (Chair),  
Richard West

## Campaign Committee

Harry Brett, David Humphreys,  
Tony Hall, John Jarvis, Don  
Makepeace, Les Priestley, Linda  
Ridges-Waite (Chair), Wales  
Regional Representative  
*(The Campaign Committee will  
decide which of its members join  
the General Secretary and Health  
Policy Advisor to form the Health  
Monitoring Group)*

## National Council of National Pensioners Convention (NPC)

Andy Aitchison, David Luxton,  
Tony Hall, Mike Sparham, Les  
Priestley first reserve

## NPC Pensioners' Annual Convention

Andy Aitchison, Harry Brett, John  
Jarvis, David Luxton, Les Priestley,  
Mike Lawler first reserve

## Public Service Pensioners' Council (PSPC)

David Luxton (PSPC General  
Secretary), Lisa Ray (Executive  
Committee Member), Brian  
Sturtevant (Chair), John  
McGiveron (Scotland Branch  
AGM), Linda Ridges-Waite (AGM)

## AGE UK stakeholder meetings

Lisa Ray

## The Lifeboat Fund

Frank Edwards

## British Toilet Association

David Humphreys

## Additional attendees

- The President, Vice-Presidents, Chairman and Vice-Chairman are authorised to attend any meetings of the Sub-Committees.
- The GS, DGS, the AGS and the Editor will also attend meetings of those Sub-Committees, whose remits align with their responsibilities. The Minutes Secretary also will attend meetings of all Sub-Committees.

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 headquarters officers and staff members for their unstinting efforts over the last challenging and unusual year.

*David Luxton, Deputy General Secretary*





# Communicating change for the future



By Nicola Crichton, CSPA Policy, Campaigns and Projects Manager

Being part of the CSPA for the latter half of the 2021 Annual Report period has been incredibly rewarding. My role has enabled us to start thinking about how we present ourselves as an organisation and how we communicate our campaigns.

The pandemic highlighted the digital divide, but also encouraged a lot of people to improve their digital skills to stay connected. Member research by Connect, our public relations consultancy, highlighted our successes and where we needed to look at making improvements.

This has supported a lot of the decisions we have taken with our communications over the past year.

## Led by analytics online

Using data to highlight our wins and opportunities is something we started working on in 2021. We have a steady flow of traffic to our website but there is a lot more potential for us to develop our online presence, which is being progressed through our project work.

- Research has told us that people visit our Join Us page online, but a much smaller fraction turn into members.
- The biggest driver to our website is our email newsletters, followed by social media.
- Most logins to the members area come from the email newsletters.

- Our news and campaigns pages are the most visited, but people drop off after reading an article or two.
- People search for us using a variety of keywords in search engines – we can get better at incorporating those into our website to strengthen our ranking.

## Connecting with our members by email

Focusing on the more cost-effective ways to connect with our existing members has been vital.

We now have more than 10,000 of our members who have opted in to receive our monthly email newsletters. They have been highly successful in delivering our general secretary's blog, our national campaigns, partner news and membership benefits.

We frequently receive good feedback and suggestions from our members, and it gives us a communication channel our members can reply to directly and receive a reply from an officer.

The industry standard for member organisations is 25% open rate and 10% click through to a website. On average, 71% of our emails are opened and 40%-50% of those people go to our website!

Success of this measure is incredibly positive and has only been achievable by looking at our data and putting in good practice.

We now personalise our email communications and





# Videos



Giving life to our campaigns through emotive videos enables a wider audience of people to understand the impact of the issues we raise and how they affect civil service pensioners and older people.

One of our most shared videos on YouTube

is our campaign for the retention of the state pension triple-lock. Across all social media channels, the #ProtectTripleLock video has received more than 3,000 views.

We are looking to produce videos for all our campaigns in the future.

we are keeping our database up to date, making sure we are only sending to active members and those who have opted in to receive emails from us.

### Campaigning online

Campaigning online is one of the most cost-effective and direct ways of sharing our policies. It allows us to be more creative how we share our messages, and we can quickly share information.

Creating a universal look and feel for our social media channels has been vital in starting the process of changing the way we communicate.

Facebook is by far our most active channel and our

## Creating a universal look for our social media has been vital

audience numbers have doubled to 1,000 between May and December.

We also have a steadily growing Twitter following and LinkedIn page to share news and information with civil servants who are currently working.

The work on our social media channels is always going to be a work in progress, social media channel growth takes time and relies on consistency to make sure it works for us.

We have started listing group AGMs and meetings on our Facebook events page. This will pop up for people in their local area and is another small way we can start to show we have active groups locally.

Communicating our campaign points through a range of eye-catching graphics and videos helps to enhance our identity.

Creating 'share-worthy' content that is easier to

connect with and share to a large audience has started to put us on the radar. We have shared surveys and partnered with like-minded organisations on joint campaigns, but one of our biggest assets has been using video to share our messages.

### Our project work – seizing our opportunities

2022 will not only give us the chance to celebrate our own Platinum Jubilee, but there will be an enhanced new look and feel for the CSPA to share with you in the next Annual Report.

We took our time in 2021 to research and develop what this would look like and worked on the following areas:

- A professional, strong brand to attract, retain and represent current and retired civil servants – including a new website
- Improving a member’s experience when they join the CSPA – including online joining
- Enhancing a current CSPA member’s experience
- Better channels of communication online
- Integrated systems to manage membership information and enable greater efficiency for CSPA HQ staff.

One of the biggest pieces of work that we are refining is our database structure, what information we hold on our members and what we can automate.

This is critical to get right as it impacts every part of the running of the CSPA, from our new member acquisition, to accounting, case management and campaign work.

Through 2021, we have researched what other organisations use, reviewed different software options available to us, spoke to our partners to discuss the challenges they have faced during this process (spoiler: it’s universally challenging) and reviewed what we currently collect to drive this project forward.

More frequent communications online have helped to support groups share more information locally about our campaigning work and we are looking forward to this being further enhanced once we move into the next stage of our project work.

This is an exciting time for the CSPA and we want to make sure that the projects we are working on build the foundations to ensure our survival and enable the CSPA to start to thrive in the near future.



# New CSPA Programme



**Greg Mountain, a member of the New CSPA Programme Board, sets out progress on seizing opportunities for the Alliance as it reaches 70**

## Protecting what you've earned

That's our Alliance brand tag line going forward. It was chosen during the work done by staff, officers and members in 2021.

Last year shows what a remarkable organisation the Alliance is. Despite Covid restrictions, we made huge strides in making the organisation fitter for the future.

It was the year we decided to take on the challenges of approaching 70. We considered what's worked in the past and determined how to make the most of our opportunities in a rapidly changing social, technological and 24-hour media world.

Our contacts with similar organisations indicate that we are not alone in facing change. They too are looking

based on advice from the Board. This Board oversees individual project work, offers advice and steers to projects, and also makes recommendations to the Committee for action.

Members can be assured that best practice on programme management is observed. But it is pragmatism over bureaucracy to ensure good decision-making, without inordinate slavishness to pushing pen and paper.

How this structure worked in practice can be seen in the lines of work pursued in 2021. On the basis of recommendations from the Board, the Committee agreed to four main projects:

- Increasing the number of young pensioners joining the Alliance within a year of retirement
- Marketing, communication and engagement with members
- Increasing diversity within the Alliance
- Improving our working systems.

Each project has clear objectives. Our main concern is to ensure that projects are adequately resourced. We don't have sufficient funds or internal resources to build large teams.

We can, however, rely on skilled and enthusiastic members to volunteer to work on a project most appealing to them.

This need was met with limited success, and in 2022 we can find roles for many more volunteers, who will be warmly welcomed.

The immediate task for our projects was for them to offer recommendations to meet the set objectives. And what a great job they did.

The number and quality of recommendations from teams proved a headache for the Board. Tough decisions were required on cost, resource availability and a timescale of need grounds.

The Board considered and offered a priority list to the Committee. In making

## We made huge strides in making the CSPA fitter for the future

to ensure that they can attract and retain members in their organisations. The challenge for all of us is to adapt or decline to a point where an organisation is no longer viable.

Membership throughout 2021 stood at less than 50,000 and, as in 2020, continued to show declining numbers. Officers and the Executive Committee recognised the main reasons:

- Older members leaving as they no longer needed the Alliance
- Fewer retirees joining
- And, sadly at all ages, deaths.

So, with that background, the New CSPA Programme arises from input made by members to our 2020 survey about the Alliance.

The work done in 2021 to meet our challenges was subject to scrutiny by a Programme Board and the Executive Committee.

The aim is to ensure that decisions are made on your behalf by the Committee,







its decision, the Committee made clear that no recommendations were rejected and all would be dealt with when existing constraints allowed.

Early work and subsequent reporting by projects to the Board confirmed that close connections exist between projects. And it soon became clear that work on two projects was so tightly linked that a joint progress path was needed.

As a result, towards the end of the year, the Committee agreed that the priority for branding the Alliance was vital to progress work on the website and our membership database.

Our unique selling point – *Protecting what you've earned* – reflects what the Alliance is, does and stands for. It is unambiguous.

We do not make outrageous claims about our activity. But, as you will read elsewhere in this report, we campaign and can demonstrate achievements.

These activities and successes clearly show that we

have a strong brand. We have an appeal to pensioners that we can build on.

The achievements of 2021 demonstrate that the Alliance works on behalf of civil service pensioners after their years of service.

And whilst we do not confuse occupational with state pension benefits, we do campaign with others to protect a wider range of state benefits.

Using a single clear brand will help strengthen the Alliance for the future. All our communications will be consistent. Our message to existing and prospective members is clear: be part of us, as you've earned it, we will work for you and together we are stronger in protecting it.

## **Be part of us, as you've earned it. Together we are stronger**

# Scottish Parliament



By **Christine McGiveron**

At the beginning of the year, Brexit was in a transition period, and during this time there was serious concern

about the challenges facing Scottish businesses, regardless of whether or not a Brexit deal was reached.

The majority of members of the Scottish Parliament's Culture, Tourism and External Affairs Committee concluded that "while a Brexit deal is preferable, any outcome would have a harmful impact on both the Scottish and UK economy".

The committee called for businesses that might be given funding from the UK government to be given support and a six-month period of grace to adjust to the new trading relationship.

There was alarm at the continuing uncertainty surrounding the United Kingdom's future trading relationship with the European Union. Committee convener Joan McAlpine said it was clear that Brexit would have "an immensely damaging impact on vital sectors of the Scottish and British economy".

## Health and social security

The year saw the start of the delivery of the new Scottish disability assistance benefits, with the pilot of the Child Disability Payment, which replaced the UK's Child Disability Living Allowance.

This was followed by a series of online events to allow organisations and members of the public to hear from those implementing the system about the key aspects of the new disability benefits.

It was also announced that plans were under way to replace the Personal Independent Payment (PIP) with an Adult Disability Payment in 2022.

## Capital investment

In early February the Scottish Government announced significant capital investment over the next five years in healthcare, education, transport and the environment.

The investment infrastructure, coupled with a capital spending review, will support 45,000 jobs to build healthcare facilities, schools and local facilities across Scotland.

Since the draft version was published in September 2020, extra funding has been announced, including £110 million for digital public services transformation, £50 million for Active Freeways and £60 million for climate adaptation of the trunk road network.

Other significant investments were announced for Aberdeen, Grampian, Highlands and Islands, Mid Scotland and Fife, North East Scotland, Lothians, South of Scotland, and Glasgow and West of Scotland.

## Business and the economy

In 2020, the Scottish Parliament passed two Bills, which became *Coronavirus (Scotland) Act 2020* and the *Coronavirus (No.2) (Scotland) Act 2020*.

The changes in law of Part 1 of both these Acts were scheduled to expire at the end of September 2021, but were extended until September 2022. This Bill only relates to the Scottish Acts and not the *Coronavirus Act 2020* passed by the UK Parliament.

Building on previous funding of £26 million for online skills and training for 23,000 people to help improve their chances of securing a job or reducing isolation, the Connecting Scotland Programme was extended.

It also offered this support to those on lower incomes and groups including the elderly, as well as providing devices such as iPads and Chromebooks.

This will help more people access the internet and include those at high risk from Covid-19, care home residents, disadvantaged families with children, and young people leaving care.

Finance and economy secretary Kate Forbes said: "Scotland is committed to developing its economic potential by creating secure, sustainable jobs and supporting businesses recovering from the coronavirus pandemic."

Since the scheme was launched in May 2020, the programme has reached more than 36,000 households.

## Housing and short-term lets

In June, the Scottish Government launched a consultation on a licensing order for short-term lets.

Social justice secretary Shona Robison announced the publication of a draft order for consultation, giving stakeholders until 13 August to comment on the



Scotland highlights: Holyrood; Gardenstown, Aberdeenshire; and COP26 held in Glasgow

licensing order and draft business and regulatory impact assessment. Ms Robison said: “Regulation of short-term lets is vital if we are to balance the needs and concerns of our communities with wider economic and tourism interests. We know that in certain areas, particularly tourist hotspots, high numbers of short-term lets can cause problems for neighbours and make it harder for people to find homes to live in.

“By allowing local authorities regulatory powers through a licensing scheme, we can ensure that short-term lets are safe and address issues faced by local residents and communities.”

Local authorities have until October 2022 to establish a licensing scheme, with all short-term lets to be licensed by 1 April 2024. Existing hosts and operators must apply for a licence by 1 April 2023.

### EU Settlement Scheme backlogs

Europe minister Jenny Gilruth said a backlog of a third of a million applications by EU citizens who wished to stay in the UK had to be immediately addressed by the Home Office, following the 30 June deadline for applying to the EU Settlement Scheme.

With thousands in Scotland likely to be affected, it was unacceptable so many faced uncertainties about their status ahead of the UK government’s deadline for applications.

Ms Gilruth added: “The Scottish Government believes the deadline should be extended. It also proposes that the UK government should reform its EU Settlement Scheme to provide more reassurance to EU citizens.”

It was suggested that EU citizens living in the UK should not need to apply to retain the rights that they already had to live, work and study in Scotland. The scheme should be replaced with a system that automatically allows EU citizens to retain their rights.

EU citizens should not be required to be resident for five years in the UK to receive settled status. ‘Pre-settled status’ should be replaced with ‘full settled-status’ to reduce anxiety and possible discrimination.

### Sixth session of the Scottish Parliament

Following the Scottish election in May and the summer recess, first minister Nicola Sturgeon was delighted to welcome her Majesty the Queen to officially open the sixth session of the Scottish Parliament on 2 October.

She was accompanied at the ceremony by Prince Charles and wife Camilla, the Duke and Duchess of Rothesay. Her Majesty spoke of her deep and abiding affection for Scotland, and spoke publicly for the first time about Prince Philip and fond memories of times spent with him in Scotland.

The Queen urged MSPs to help create a greener, healthier future for this and future generations. She also announced she would be attending the COP26 climate change conference being held in Glasgow in November and stated that the eyes of the world would be on the United Kingdom, and especially Scotland.

Just ahead of the opening, Scotland minister Alister Jack announced that arrangements were being made for the Armed Forces to step in as patient transport for the “long run” if needed, beyond the two months originally planned to ease the crisis of ambulance waiting times.

Scotland health secretary Humza Yousaf urged the public not to call for an ambulance unless absolutely necessary, although ambulances would always be sent to those with serious health issues.

On 20 August, the SNP and Greens confirmed a power-sharing agreement in the Scottish Parliament, cementing the pro-independence majority in Holyrood. The confidence and supply agreement brings the Greens into government for the first time anywhere in the UK.



# Branch Reports

## London Region, by Linda Ridgers-Waite

The committees of the nine functioning groups worked hard this year to maintain momentum with mainly Zoom meetings, though some face-to-face meetings are now happening. I pay tribute to those colleagues who worked so hard to keep up the contacts with members.

I attended a number of Zoom meetings during last year, which were interesting and gave rise to many debates on the way forward for members in hard times and in London in particular.

The regional meeting with Lisa Ray on 4 August was attended by 15 people from eight branches. There were some lively exchanges of views and ideas for the way forward, which was very helpful.

Sadly, Anne Bryant, the previous London Representative, died in 2020. I pay tribute to her work for London members in this capacity. As chair for the Inner London Group, she kept the committee alive and informed by fortnightly individual phone calls.

London has had the same problems as other regions and branches caused by Covid, an economy in decline and the rising cost of living. I have been involved in the London Age Friendly Forum (the CSPA was previously represented by David Luxton). This is a pressure group



of a number of London-based organisations, such as Age UK London, to persuade the Mayor of London to keep the promises made before lockdown to include an age-friendly London as part of the recovery plan. This has involved meetings with the diversity team from the Mayor's office and involvement in the draft plan.

I welcome the election of Dr David Owen as London Regional Representative. I have liaised with David for a number of years in our trade union and the Charity for Civil Servants. We also linked up last year as leaders of our respective New CSPA projects. I and look forward to our working with him again in our new roles on the EC.

## North West Region, by Harry Brett

Needless to say, 2021 has been a very difficult year for all groups, including those operating in the North West Region. We have six active groups



– Bolton and Manchester are operating together, and Chester, Liverpool, Stockport and the Wirral – but it is fair to say they will need a great deal of support in 2022 to continue thriving.

There are five non-active groups – Blackpool & Fylde, Cumbria (which has joined us from the North East Region) and East Lancs, Morecambe Bay and Preston & Chorley.

I was in the process of trying to restart the non-active groups in 2020, starting with Preston & Chorley and then Blackpool & Fylde, work I am hoping to recommence in 2022 now that Covid is either under control or just being ignored, I am not quite sure which.



## North East Region, by Andy Aitchison

The North East region currently has six active groups – Harrogate, Newcastle, Scarborough, Sheffield, Teesside and West Yorkshire. There are also four closed groups – Darlington, Hull, Lincoln and York.

A regional meeting was held via Zoom on 29 July 2021, which was well attended with representatives from all of the active groups in the region.

CSPA Deputy General Secretary David Luxton updated us on campaigning issues, including the triple-lock, widows pensions and pensions for life, as well as the New CSPA Programme and the CSPA online event.

Due to continuing Covid restrictions, most groups in the North East region were not able to hold any physical meetings in 2021. However, Teesside Group managed to hold one in November, and Scarborough went ahead with its traditional Christmas lunch meeting in December.

A few groups have managed video meetings

and some have also managed to send newsletters and circulars, issued from head office to all email contacts as held.

Particular mention should be made of Sheffield Group, which managed to organise four open meetings and four committee meetings via Zoom during the year.

Sadly, the region lost some dear friends and colleagues over the year, including the predecessor as North East representative, Jeff Prout. He will be sorely missed, as will all of those unfortunately no longer with us.



## West Midlands Region, by David Humphreys

West Midlands Region began 2021 with a total of seven groups, three of which (North Staffordshire, Oxfordshire and Shropshire) had been closed for several years.

Sadly, in April 2021, the principal officers of Coventry & Warwickshire Group stood down and, in the absence of anyone willing to succeed them, the group closed. The remaining three open groups (Birmingham & District, Gloucestershire, and Hereford & Worcester) did their best to maintain contact with members during the pandemic



restrictions by email, newsletter and Zoom gatherings. Towards the end of the year, those groups had begun to resume in-person meetings, albeit with somewhat reduced attendances.

Hereford & Worcester Group obtained national approval to embrace the closed Shropshire Group and become the West Mercia Group. Consultation took place in November 2021 and plans were made for the formal inauguration of the West Mercia Group in early 2022.

The West Midlands Regional Representative continued to keep open groups informed of national matters and visited when possible. An in-person regional meeting was held in Birmingham in September 2021.

Contact was maintained with members in the four closed groups by email – over 100 members in those groups had agreed to receive them. Progress was made to take forward the recommendation of the 2020 Review of CSPA Regions in England that a new Midlands Region be created, comprising the groups in the West Midlands with two groups from the East Midlands (Leicestershire & Rutland Group and Nottingham & Derby.)

## South West Region, by Les Calder

Having taken on the post of Regional Representative for the South West in October, I follow a very able predecessor in Colin Fender.

Some years ago, there were 12 groups operating in the South West area. Currently only five are in some way active, these being Bath, Bristol, East Devon, Plymouth and Weymouth.

The pandemic has of course not helped, with the lack of safe physical meetings being practically impossible during the whole of 2021.

However, some of the groups – for instance, my own East Devon Group, which I also chair – have managed to keep communicating via committee Zoom events. It is now hoped for 2022 that ‘normal’ group meetings can



restart and revitalise the Alliance. With my visits to both Bath and Bristol in early 2022, I did feel evidence of a more positive approach beginning.

## Scotland Branch, by Christine McGiveron

The branch AGM, for the second year, could not take place in March due to the continuing disruption of coronavirus, with real sadness as more people were hospitalised, pushing the NHS to its limits and many lost loved-ones.

With travel restrictions and a new more transmissible variant of the virus, the health and safety concerns of our membership was of paramount concern.

The branch officers considered holding this important event online but with a great number of members not having access to the internet, it was decided to wait until a face-to-face AGM could take place.

As the year progressed and travel restrictions were eased, it was agreed to go ahead and hold the AGM for both 2020 and 2021 on 16 September in Glasgow.

This enabled the essential alterations to the Scotland Branch constitution, which had been laid aside since March 2020, to be agreed and ratified by the membership attending the AGM.

Executive committee members had sadly reduced greatly in number to zero, leaving only the branch officers responsible for the running of the branch.

This AGM was organised under strict Covid rules. Unsurprisingly, it was not well attended and although offered, only one member took up the option of attending virtually. Unfortunately, the member’s internet was not working on the day.

The constitutional alterations were unanimously agreed as necessary and ratified by the attending members. The minutes reflected the hope of the branch officers that the next AGM could be held in March 2022.

The branch officers continued to hold virtual meetings using Microsoft Teams, with the chair and administrator attending National Executive Council meetings via Zoom.

Obviously both the Edinburgh and Glasgow group meetings and activities had ground to a halt in March 2020 and this continued throughout 2021. Both had been able to hold their group AGMs in February 2020, just prior to lockdown, but at that time were somewhat fragile, not being able to sustain succession planning for election of the necessary group committees.

The decline of membership in Scotland was continuing, with many resignations throughout 2021 because of travel restrictions, coupled with the substantial increase in premium charges to the travel insurance being offered under the members benefits.

# Financial Report and Statement of Accounts 2021

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 year 2021 was dominated once again by Covid restrictions. The budget had anticipated a return to in-person meetings and travel from May but, in the event, this did not happen until later in the year.

An early decision was taken to cancel the AGM, thus avoiding any cancellation charge, and expenditure was

## A fall in income was primarily due to a decline in subscriptions

again significantly below normal. Legal expenses to obtain advice from counsel on pension overpayment cases was less than had been anticipated.

Total expenditure fell from £859,948 in 2020 to £833,544 in 2021.

Income also fell from £903,834 in 2020 to £870,947 in 2021. The primary reason for this was a 4.4 per cent decline in membership subscription income.

In December, the Executive Council agreed to a project on branding and developing a new website at an estimated total cost of £19,000. This is to be funded from the 32-Day Notice Account, which holds money received by the Alliance from bequests.

Notice of this withdrawal was given in December 2021. The first invoice for payment (£5,333.33 + VAT) was received in December and is included in the 2021 Statement of Accounts under Recruitment and Publicity. Further payments will feature in the 2022 accounts.

In April, the Executive Council adopted a Reserves

Policy, which will be reviewed every three years. This policy has three aims:

- i To enable the Alliance to meet future expenditure on significant investment projects, which could not otherwise be met from general income
- ii To provide a financial cushion in the event of an unexpected sudden drop in income
- iii To meet contractual commitments in the event of the organisation deciding to wind up.

The policy is available in the members area of the website or can be obtained on request to head office.

Following its adoption, the trustees reviewed the CSPA investments and agreed to invest a further £80,000 in the Aberdeen Standard Diversity Fund, bringing our total investment in the fund to £380,000. The valuation of the investment as at 31 December 2021 was £444,961.39 and the profit and loss account shows a change in the value of listed investments of £55,031.

Overall, the 2021 profit and loss account shows a gross profit of £37,402 but this was affected by the decline in expenditure. The budget for 2022 anticipates a near return to pre-Covid levels of expenditure. Adding to the gross profit the change in the value of listed investments, there was a profit before taxation of £92,433 in 2021. The Corporation Tax liability of £314 reduces this to a profit of £92,219 for the financial year.

The 2021 accounts were subject to a full audit, which takes place every four years. At the time of writing the Auditors are unable to sign off the Audit because of a difficulty in reconciling our subscription income with our stated membership levels.

The recorded membership should produce a higher income from subscriptions than we actually receive. The EC believes the cause of this to be an inaccurate membership database and it has agreed to invest in a new membership system, and to conduct a data cleansing exercise before introducing it. The Auditors agreed to give us time to complete this project and an updated report will be given to the AGM.

# Civil Service Pensioners' Alliance

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### Executive Council's Report for the year ended 31 December 2021

The Executive Council present their report and the audited financial statements for the year ended 31 December 2021.

#### Statement of 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 are required to prepare financial statements for each financial year. The Executive Council have 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 they are 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 are 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. They are 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 of the persons who is a member of the Executive Council at the date of approval of this report confirm that:

- So far as each Executive Council member is aware, there is no relevant information of which the Alliance's reviewing accountant is unaware; and
- 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 21 April 2022 and signed on its behalf by:

**Don Makepeace**  
Chairman

**Lisa Ray**  
General Secretary

**Mike Sparham**  
National Treasurer



## Independent auditor's report to the Members of Civil Service Pensioners' Alliance

### Opinion

We have audited the financial statements of Civil Service Pensioners' Alliance (the Alliance) for the year ended 31 December 2021 which comprise 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 Generally Accepted Accounting Practice.

In our opinion the financial statements:

- Give a true and fair view of the state of the Alliance's affairs as at 31 December 2021 and of its profit for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the Alliance in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where the Executive Council's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate.

Based upon the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individual or collectively, may cast significant doubt on the Alliance's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Executive Council with respect to going concern are described in the relevant sections of this report.

### Other information

The other information comprises the information included in the annual report other than the financial statements. The Executive Council is responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Opinions on other matters

In our opinion, based on the work undertaken in the course of our audit, the information given in the Executive Council's Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Alliance and its environment obtained in the course of the audit, we have not identified material misstatements in the Executive Council's Report.

We have nothing to report in respect of the following matters where we are required to if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

### Responsibilities of the Executive Council

As explained more fully in the Executive Council's Report, the Executive Council are responsible for the preparation of the financial statements and for being satisfied that

they give a true and fair view, and for such internal control as the Executive Council determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Executive Council is responsible for assessing the Alliance's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Executive Council either intend to liquidate the Alliance or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can

We evaluated the opportunities for fraudulent manipulation of the financial statements and determined that the principal risks related to management bias in accounting estimates and understatement or overstatement of revenue. Our audit procedures included, but were not limited to:

- Agreement of financial disclosures to underlying supporting documentation;
- Discussions with Executive Council members, including consideration of any known or suspected instances of non-compliance with laws and regulations and fraud;
- Challenging assumptions and judgements made by management in its accounting estimates or judgements;
- Identifying and testing journal entries to ensure they are appropriate;
- Sample testing of expenditure to ensure correct treatment and cut-off has been applied;
- Reconciliation of income to underlying records.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion.

There are inherent limitations in audit procedures, the further removed the non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it. A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### **Use of our report**

This report is made solely to the Alliance's members, as a body. Our audit work has been undertaken so that we might state to the Alliance's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Alliance and the Alliance's members as a body, for our audit work, for this report, or for the opinions we have formed.

arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Based on our understanding of the Alliance and its activities, our audit work considers the risk of material misstatement on the financial statements as a result of non-compliance with laws and regulations, this includes fraud. These laws and regulations include, but are not limited to, those that relate to the form and content of the financial statements, such as the Alliance's accounting policies and the financial framework.

*TO BE SIGNED: Charles R Moorby (Senior Statutory Auditor) for and on behalf of BM Howarth Ltd, Chartered Accountants and Statutory Auditor, West House, King Cross Road, Halifax HX1 1EB*

## Profit and loss account for the year ended 31 December 2021

Income	Notes	2021 (£)	2020 (£)
Subscriptions - England & Wales		699,467	733,855
Subscriptions - Scotland		73,072	78,202
Subscriptions - Northern Ireland		21,238	21,893
Advertising		79,469	65,037
Donations		23,772	29,321
Bequests		100	-
The Pensioner		36,115	38,116
Campaign fund		14,207	15,041
Miscellaneous		245	2,254
Dividends		2,087	2,853
Interest / redeemed stock		122	4,813
VAT		(78,947)	(87,551)
		<b>870,947</b>	903,834
<b>Expenses</b>			
The Pensioner	2	204,774	214,587
Advertising sales commission		19,867	16,259
Executive Council expenses	3	14,714	16,792
Accommodation, administration & support	4	365,711	356,031
Recruitment & publicity	5	20,605	24,531
Group support & development	6	18,350	14,742
Office repairs & decorations		-	894
Legal/survey/delap claims		19,590	5,524
Accountancy		18,890	12,625
Annual general meeting		-	12,796
Miscellaneous including publications		3,127	3,212
Subscriptions to Scotland		73,279	77,791
Subscriptions to Northern Ireland		21,253	21,912
Affiliation fees	7	2,291	4,399
Insurance		3,034	2,761
Campaigning activity		28,823	28,823
Campaign fund		12,810	12,810
Repairs and renewals		-	911
Loss on realisation of treasury stock		-	26,901
Depreciation		6,427	5,647
		<b>833,545</b>	859,948
<b>Gross profit</b>		<b>37,402</b>	43,886
<b>Other gains</b>			
Change in fair value of listed investments		55,031	-
<b>Profit before taxation</b>		<b>92,433</b>	43,886
Corporation tax		(214)	(6,899)
<b>Profit for the financial year</b>		<b>92,219</b>	36,987

## Balance sheet as at 31 December 2021

Fixed assets	Note	2021 (£)		2020 (£)	
	8		7,623		11,887
<b>Current assets</b>					
Investments	9	444,961		300,000	
Debtors	10	40,950		70,546	
Cash at bank		<u>790,048</u>		<u>802,623</u>	
		1,275,959		1,173,169	
<b>Creditors falling due within one year</b>	11	(51,574)		(45,267)	
<b>Net current assets</b>			1,224,385		1,127,902
<b>Net assets</b>			1,232,008		1,139,789
<b>Capital and reserves</b>					
Profit and loss account	12		<u>1,232,008</u>		<u>1,139,789</u>
			<u>1,232,008</u>		<u>1,139,789</u>

The Executive Council acknowledge their 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 for issue on 21 April 2022 and signed on their behalf by:

Don Makepeace  
Chairman

Lisa Ray  
General Secretary

Mike Sparham  
National Treasurer

## Notes to the financial statements for the year ended 31 December 2021

### 1. Accounting policies

#### Basis of accounting

These financial statements have been prepared in accordance with United Kingdom Generally Accepted Accounting Practice.

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

#### Taxation

The tax currently payable is based on taxable profit for the year. Taxable profit differs from net profit as reported in the profit and loss account because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The company's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the reporting end date.



## Investments

Investments are stated at their fair value.

<b>2. The Pensioner</b>	<b>2021 (£)</b>	<b>2020 (£)</b>
Printing	73,171	76,490
Postage	89,249	95,349
Fulfilment	20,639	20,946
Tapes for the blind	715	802
Design and management fee	21,000	21,000
	<b>204,774</b>	<b>214,587</b>

<b>3. Executive Council expenses</b>	<b>2021 (£)</b>	<b>2020 (£)</b>
Support and services	507	177
Travel and subsistence	779	1,640
Miscellaneous	369	1,275
Regional representatives	1,346	1,985
Honoraria	11,713	11,715
	<b>14,714</b>	<b>16,792</b>

<b>4. Accommodation, administration &amp; support</b>	<b>2021 (£)</b>	<b>2020 (£)</b>
<b>Staffing</b>		
Salaries and PAYE	271,515	271,571
Stakeholder pension	8,229	8,577
Salary refund	(4,890)	(4,890)
	<b>274,854</b>	<b>275,258</b>
<b>Premises</b>		
Rent	22,166	18,252
Service charges	7,601	5,618
Rates	8,109	8,124
Cleaning / water bottles	3,169	3,320
	<b>41,045</b>	<b>35,314</b>
<b>Communication, support &amp; services</b>		
HQ cost of Zoom	1,158	-
Stationery	876	3,238
Posting and franking machine	8,130	7,616
Telecommunications equipment	8,350	7,287
Printer/photocopier	8,076	8,235
Computer hardware/software	17,550	14,791
General data protection	660	411
Equipment maintenance	2,400	2,400
	<b>47,200</b>	<b>43,978</b>
<b>General</b>		
Travel and subsistence	1,291	328
Training	775	450
Miscellaneous	546	703
	<b>2,612</b>	<b>1,481</b>
	<b>365,711</b>	<b>356,031</b>

<b>5. Recruitment and publicity</b>	<b>2021 (£)</b>	<b>2020 (£)</b>
Advertising & promotion	27	1,325
Membership services	20,578	23,206
	<u>20,605</u>	<u>24,531</u>

<b>6. Group support &amp; development</b>	<b>2021 (£)</b>	<b>2020 (£)</b>
Reimbursement groups	17,374	14,714
Regional meetings	951	-
Room hire	25	28
	<u>18,350</u>	<u>14,742</u>

<b>7. Affiliation fees</b>	<b>2021 (£)</b>	<b>2020 (£)</b>
NPC	1,125	1,125
AGE Platform Europe	391	2,499
PSPC	417	417
Carers UK	158	158
Tax Justice Network	200	200
	<u>2,291</u>	<u>4,399</u>

<b>8. Tangible assets</b>	<b>Computer equipment (£)</b>	<b>Total (£)</b>
<b>Cost</b>		
At 1 January 2021	18,574	18,574
Additions	<u>2,163</u>	<u>2,163</u>
At 31 December 2021	20,737	20,737
<b>Depreciation</b>		
At 1 January 2021	6,687	6,687
Charge for the year	6,427	6,426
Eliminated on disposal	-	-
At 31 December 2021	<u>13,114</u>	<u>13,113</u>
<b>Net Book Value</b>		
At 31 December 2021	<u>7,623</u>	<u>7,623</u>
At 31 December 2020	<u>11,887</u>	<u>11,887</u>

<b>9. Investments</b>	<b>2021 (£)</b>	<b>2020 (£)</b>
Listed investments	444,961	300,000
		-
	<u>444,961</u>	<u>300,000</u>

## Fixed asset investments revalued

The fair value of the listed investments at 31 December 2021 being £444,961 has been arrived at on the basis of their market value at that date. The listed investments have a historical cost of £380,000.

Movements in fixed asset investments	Other investments other than loans (£)
<b>Cost or valuation</b>	
At January 2021	300,000
Retained distribution	9,930
New investment	80,000
Revaluation gain	55,031
At December 2021	<b><u>444,961</u></b>
<b>Carrying amount</b>	
At December 2021	444,961
At December 2020	<b><u>300,000</u></b>

10. Debtors	2021 (£)	2020 (£)
Trade debtors	9,555	31,225
Prepayments	31,395	31,478
Aberdeen Multi-Manager fund	-	7,843
	<b><u>40,950</u></b>	<b><u>70,546</u></b>

11. Creditors	2021 (£)	2020 (£)
Trade creditors	17,030	12,033
Corporation tax	214	6,899
Group trust fund	9,832	7,513
VAT	7,350	9,315
Payroll taxation	7,543	6,733
Accruals	9,605	2,774
	<b><u>51,574</u></b>	<b><u>45,267</u></b>

12. Reserves	2021 (£)	2020 (£)
Balance brought forward	1,139,789	1,102,802
Profit for the year	92,219	36,987
Balance carried forward	<b><u>1,232,008</u></b>	<b><u>1,139,789</u></b>

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