



# Annual report 2022

Including Financial Report and Statement of Accounts



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# Introduction



**Last year was a year of changes and challenges for the CSPA. We began again to meet in person in local groups, regional gatherings and the AGM in October. We celebrated 70 years of the CSPA and we launched a new website, which for the first time enabled new members to join us online. By General Secretary Lisa Ray**

We have continued to shape the CSPA to meet the expectations of civil servants coming up to retirement today – carefully balancing their requirements with those of established members who have supported our work for many years.

Work done on how we could attract new members concluded that we needed to go back to basics and establish a clear message of what we do and why we are here. Our primary reason is to protect the value of the civil service pension and branding to reflect this was delivered during the year.

We now have a clear message of what the CSPA is for, though our brand identity – Protecting what you’ve earned.

This summarises the CSPA rules of “maintaining and improving the purchasing power of pensions” and also “to promote the economic and social wellbeing of pensioners”.

Following ongoing debate with the Cabinet Office about the use of civil service pensioner data under the general data protection rules, we have also had to think outside the box to find new ways of reaching out to potential members.

We have presented on our work to staff networks for the over-50s in government departments, placed promotional videos on the Civil Service Pension portal and hosted online seminars jointly with Cabinet Office.

We were also proud to launch our new website in December 2022. The clean and clear online pages make it easier to navigate the news, member information and benefits.

A major advantage of the new website is a long overdue function that allows members to join the

CSPA online. It has not taken long for this to show promise, with noticeable improvements in the flow of new members joining us.

The option to pay monthly by direct debit has also helped new members to spread their costs whilst supporting our important work.

## **CELEBRATING 70 YEARS**

A further highlight was the CSPA’s platinum anniversary.

It was a cause for celebration and a chance to reflect on our achievements and our continuing relevance and value in protecting the civil service pension.

The CSPA was established in 1952 to protect our pensions from inflation. This was fully achieved by 1972 with the Superannuation Act and the Principal Civil Service Pension Scheme (PCSPS), now the Classic scheme. However, given the changes made to pension schemes and attacks on public sector pensions and the state pension, there is undeniably a continuing need for our organisation and the work we do on behalf of pensioners who have spent their careers in public service.

We published a commemorative booklet highlighting our campaigning over the past 70 year and the platinum anniversary was also celebrated at the October AGM with a gala dinner.

A parliamentary reception was held in the Churchill Room at the Houses of Parliament in November. It was hosted by Clive Betts MP, a long-time supporter of the CSPA, particularly around our campaign for widow(ers) pensions for life and in post-retirement marriages. We were pleased to see many MPs and peers attending, meeting CSPA members, and adding their support to our campaigns.



**We now have a clear message – Protecting what you’ve earned**

## AGM 2022

We were delighted to be able to hold our first in-person AGM since the Covid lockdowns. Many who attended agreed it was a great success and we were honoured to celebrate our anniversary with Permanent Secretary Sue Gray as our guest speaker.

The business of the AGM saw members debate policy on civil service pensions, access to health and social care, financial and digital exclusion and the cost-of-living crisis.

Changes to the constitution mean we are strongly encouraging improved diversity on the Executive Council, replacing two more traditional secretary posts with two new NEC posts reserved for women. We hope that this will improve the balance of experience and knowledge on the Executive Council.

We also looked at the issues affecting our organisation including:

- The need for a plan to recruit more members
- Group structure – how it might be supported and encouraged to rejuvenate groups or change to a regionally based approach
- How to conduct our AGMs going forward – online and/or in person

## ATTRACTING NEW MEMBERS TO JOIN

We will always strive to attract new people to join us, while serving the needs of current members.

Our new branding reflects our purpose and aims – Protecting what you've earned.

We have made concerted efforts over the year to raise the CSPA's profile and influence through:

- Appearances to give evidence at Select Committees and All-Party Parliamentary Groups, especially around survivor pensions for life and women's pensions

- Producing online CSPA events to look at civil service pension issues.
- Input to government consultations on issues of relevance to our members
- Supporting the campaigns of other like-minded organisations
- Working with the Cabinet Office to seek feedback from members on proposed civil service pension policy
- Attending employer forums with human resources leads in civil service departments
- Promotional videos to highlight the CSPA's work on the Civil Service Pension portal.

We are also investing in new systems to help grow our membership and to deliver a better service to our members.

## New database and CRM system

Our new database has given us an opportunity to get a realistic picture of our membership numbers. We have been working hard to deal with the inevitable problems of transferring historical membership data. We are confident our new customer relationship management (CRM) system will prove to be a valuable transitional step in growing the CSPA for the future.

The CRM will not only organise our member information more efficiently, but it will also be a key tool in our campaigning work. We will be able to use member data more intelligently, allowing better targeted communications based on regional news, member benefits and campaigning interests.

## Review of groups and regional structure

We also began reviewing our group and regional structure in response to a motion remitted from the



The Later Life Ambitions team; and Lisa Ray at Portcullis House in April supporting calls for a Commissioner for Older People



AGM in consultation with groups. Around 60% of members are not allocated to a local group due to closures when there are no new volunteers to keep them running.

A new hybrid model may be the way forward, with active groups being supported by a regional network of volunteers to jointly help develop new initiatives to open up groups and also encourage wider membership participation.

Recommendations will be debated at the AGM in October 2023.

## **CAMPAIGNING WORK – OUR MAJOR PURPOSE**

### **Work on civil service pensions**

We have continued to meet with officials at the Cabinet Office and MyCSP to represent civil service pensioners. Our pension case expert Chris Haswell, who tells us about her work on page 16 of this report, has been active in her network of pensions contacts in unions and in liaising with pension policy officials and pension administrator MyCSP.

We also secured a victory with a reversed decision on an overpaid pension of £27,000.

Where appeals have not been successful, we have intervened on behalf of members to agree more favourable repayment terms.

Our strong relationship-building has resulted in the CSPA being consulted on a number of government policy issues relating to civil service and public sector pensioners.

Our joint seminars on the McCloud remedy were very well received and served as a great way to make working civil servants aware of our important work, whilst also informing Cabinet Office about understanding of the remedy.

### **Pensions for life campaign, widows pensions for life and post-retirement marriages**

We have continued to campaign against the injustice of widows or widowers losing all of their civil service survivor pension if they remarry or cohabit with a new partner, and reckonable service for survivor pensions in post-retirement marriages (for pre-October 2002 pensioners).

Clive Betts MP has asked several parliamentary questions during the year on the CSPA's behalf.

Oral evidence was given to the All-Party Parliamentary Group on Women and Work on the widows pension for life campaign – and this featured

as part of their recommendations to government.

At the end of the year, we were saddened to see that NARPO lost its appeal about pensions for life for police survivor pensioners.

The evidence presented to the Women and Equality Committee inquiry into the rights of cohabiting couples featured in their report, but to date has not been taken up by the government – see <https://committees.parliament.uk/work/1196/the-rights-of-cohabiting-partners/publications/>.

## **PRIORITY CAMPAIGNS**

We have continued to work hard on the issues that have an impact on our members and other older people most starkly.

### **Cost-of-living crisis**

During the year, the CSPA determinedly campaigned alongside other organisations for the state pension triple-lock to be reinstated. We targeted briefings at Conservative MPs about the importance of the triple-lock to pensioners.

We were pleased to see the Autumn Budget confirming that the triple-lock was to be applied from April 2023. This is especially important given that inflation has remained stubbornly high during the year, hitting 10.1% (CPI) in September, the date at which inflation is used for increases to pensions and benefits the following April.

We also kept up the pressure on the government to ensure that the civil service pension was also raised by CPI or 10.1%. This was announced in February 2023.

We continue to raise awareness that, contrary to reports in the media, the average civil service pension remains low and below the income tax threshold of £12,570 per year.

- **Average civil service pension in payment in 2022 is £9,180 pa**
- **Men's civil service average pension in payment is £12,419 pa**
- **Women's average pension in payment is only £6,895 pa**

Energy bills were also a cause for concern despite government support payments over the past year. We successfully lobbied alongside other pensioner organisations, for the additional payment of £300 in November paid with the Winter Fuel Allowance.

# Changes on the Executive Council

During 2022, the following changes were made to the Executive Council (EC) membership. The EC would like to thank those who have stood down for their work for the CSPA during their time on the council:



**Frank Edwards**, Regional Representative for Eastern Region, stood down.



**Sue Hennah-Barham** was elected new Regional Representative for Eastern Region.



**David Humphreys**, Regional Representative for Midlands Region, stood down.



**Dr David Owen** was elected Regional Representative for Greater London.



**Tony McMullan** became the Northern Ireland Branch Representative on the EC.



**Cherry Dolan** joined Christine McGiveron as Scotland Branch Representative.

## New staff joining the CSPA in 2022



We were delighted to welcome a new member of staff to our small HQ office team. **Sally Tsoukaris** is Deputy Office Manager and PA to the General Secretary. Sally has had a great impact, especially around troubleshooting and organising HQ workstreams around the new database and website.

### Review of state pension age

Civil service pension age (under the Alpha scheme, since April 2015) is now tied to the state pension age, which is currently 66 years old.

The state pension age is already rising to 67 between 2026 and 2028 and then to the age of 68 from 2046, but the government is seeking to bring forward that date – possibly to 2039 or even earlier.

During the year the CSPA met several times with Baroness Lucy Neville-Rolfe, the Cabinet Office minister leading the review of the state pension age.

We also submitted evidence to the review during the year, emphasising the need to track healthy life expectancy.

The government has since announced a delay to the decision on accelerating the state pension age increase.

### Access to healthcare

The ongoing problems in primary (GP) and hospital healthcare meant that the CSPA has written to the Chancellor of the Exchequer, the Prime Minister and Health Secretary about the need to fix the crisis in the NHS, including funding and staffing.

In addition to working with other partners and campaign groups, we have supported the Royal College of General Practitioners' campaign to ask the government to commit to a plan to make general practice sustainable for the future. This includes a new recruitment and retention strategy beyond the target of 6,000 more GPs, less bureaucracy and returning funding for general practice to 11% of total health spend.

### Social care crisis

Following the AGM last October, CSPA policy is now for a free social care service more closely aligned with the NHS.

During the year we have supported Age UK's Can't Wait for Care campaign and joined the Carers UK Poverty Coalition.

We worked with high-profile organisations to secure a more simplified process for claiming carer benefits and to seek support for unpaid carers once they reach pension age (when Carer's Allowance stops).

## Working with partners

Over the year we have continued to work with our campaign and strategy partners in:

- Later Life Ambitions (LLA) – We have been working on the Pensioner Manifesto under development with LLA, Age UK and Independent Age among others. The manifesto has some key asks around a Commissioner for Older People, free social care,

access to cash, digital exclusion, pensions, housing and transport.

- The CSPA continues to take part in the Age UK policy sounding board and feeds into its policy development.
- Carers UK on the Care Poverty Coalition.
- National Pensioners Convention on the cost-of-living crisis and financial and digital exclusion.
- Independent Age on poverty in later life.

## Our achievements in 2022

- Delivery of a new brand for the CSPA – Protecting what you've earned
- Delivery of a new CSPA website
- New capability to join CSPA online and pay by monthly direct debits
- Delivery of a new database to enable better data management
- Improved communications – increasing the number of subscribers to newsletters from 10,000 to 15,000
- Successful campaigning on the reinstatement of the triple-lock
- Successful campaigning on CPI increase of 10.1% on civil service pensions
- Evidence to the APPG on Women and Work for the widows pension for life campaign, which featured in their recommendations to government
- Working with Cabinet Office on delivery of online seminars to share information on the McCloud remedy
- Input to government consultations on state pension age
- Successful first in-person AGM since the Covid lockdown
- Successful parliamentary reception to celebrate 70 years of the CSPA
- Publication of a souvenir platinum jubilee booklet
- Increasing our social media presence, sharing on LinkedIn, Twitter, Facebook and YouTube
- Signed up members of the Carers UK Age Poverty Coalition
- Partners of the Later Life Ambitions Pensioners Manifesto
- Constitutional changes to increase diversity on the Executive Council

## Thanks

All of the new initiatives, systems and achievements mentioned in this annual report are to ensure that the CSPA can sustain and grow. The CSPA would like to thank all our

members, partners and volunteers for their support – without them it would not be possible to achieve all that we do for the benefit of civil service pensioners and older people.



# DGS Report



## Deputy General Secretary David Luxton rounds up the CSPA's key activities during 2022

### Membership, recruitment and organisation

During the year in which we celebrated our 70th anniversary, the recruitment of new members continues to be a significant challenge and focus for the organisation.

Several factors had affected the recruitment of new members: the long-term impact of the Covid pandemic over the previous two years, with the restrictions on face-to-face meetings affecting group activities and national recruitment opportunities; the withdrawal in March of the popular AXA travel insurance offering, which had attracted many new members before the pandemic; and the ending of direct mailshots from pensions administrator MyCSP from 2018.

A total of 244 new members were recruited during 2022 (compared with 1,700 new members in 2019 before the pandemic). But we lost a total of 2,338 members over the year, including 1,417 members who sadly passed away. The total membership at the end of 2022 was 47,499.

In responding to these challenges, the Executive Council took positive steps during the year to develop a clear recruitment strategy, building on the positive work undertaken in 2021 by the New CSPA initiative through project team working. The focus was on

practical steps to raise the CSPA's profile in the civil service community and highlight who we are and what we do to represent the interests of civil service pensioners.

The recruitment and organisational challenges are much wider and more fundamental than the withdrawal of mailouts from the pension administrator or specific membership benefits.

The New CSPA programme of work through project

## Fundamental changes were needed in a number of areas

teams reflected the Executive Council's recognition that fundamental changes were needed in a number of areas:

- Improve our communications using different platforms, including social media
- Refresh our website and the way we present the CSPA externally
- Improve our diversity to attract new members
- Update our systems to enable people to join online rather than download a form and post it in for processing
- Be clear about who we are as an organisation and

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Christine Haswell and David Luxton at the Cardiff forum; David at the East Solent AGM; and with Nicola Crichton and Lisa Ray



	England and Wales	Scotland	Northern Ireland	Malta	Overseas	Totals
Membership at 1 January 2022	<b>40,132</b>	<b>4,054</b>	<b>4,640</b>	<b>150</b>	<b>489</b>	<b>49,596</b>
Membership at 31 December 2022	<b>38,361</b>	<b>3,884</b>	<b>4,511</b>	<b>151</b>	<b>453</b>	<b>47,499</b>
Members recruited during 2021	<b>179</b>	<b>26</b>	<b>36</b>	<b>2</b>	<b>1</b>	<b>244</b>
Members lost in 2022	<b>1,954</b>	<b>197</b>	<b>161</b>	<b>1</b>	<b>18</b>	<b>2,331</b>

what we exist to do, with a clearer identity and refreshed branding of the CSPA.

Significant progress has been on all of these important issues during 2022, as highlighted by Nicola Crichton on page 14 of this report. This is beginning to yield improvements in our recruitment of new members, particularly new joiners through our revamped website. The ongoing recruitment focus and strategy is based on a number of core themes:

- Being clear on who we are and what we do – the CSPA’s brand offering
- Raising our profile in the civil service and media
- Highlighting the support we provide for individual members
- Building strong links and partnerships with the civil service and related organisations
- Focusing on fewer external campaigns in order to prioritise the CSPA’s primary purpose in protecting civil service pensions and the wellbeing of pensioners
- Promoting membership benefits that are seen as helpful and relevant to our members

### **Awareness of the CSPA in the civil service**

In May, the CSPA was invited by the Cabinet Office to exhibit at the spring series of regional employer forums held in Cardiff, Edinburgh and London. This proved useful in raising our profile with departmental HR and pension managers responsible for arranging pre-retirement courses in their own departments.

The DGS and Christine Haswell attended the Cardiff forum; Scotland Branch officers Christine McGiveron and Michael Kirby attended the Edinburgh

forum; and Nicola Crichton and Christine Haswell attended the London forum.

The DGS and the pensions officer also attended the autumn regional employer forum in London in October and met senior officials from MyCSP and the Cabinet Office pensions team.

The CSPA has also worked with the Cabinet Office and MyCSP in delivering two successful webinars on the McCloud 2015 pension remedy, which reached more than 900 civil servants interested in retirement issues.

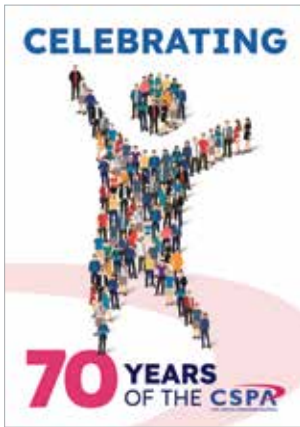
In November, the CSPA participated in a Cabinet Office webinar on preparing for retirement during Pension Awareness Week, at which a new CSPA promotional video was shown to all 14,000 civil service participants, highlighting the CSPA’s purpose and achievements.

The promotional video is still on the trusted partners website of the official Civil Service Pension Scheme website, [www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

Also in November, the General Secretary and Deputy General Secretary were invited to deliver a presentation about the CSPA to the Over 50s Network in the Department for Transport’s London headquarters. The network is a voluntary group of around 200 members and was a good opportunity to showcase the CSPA.

### **Group and regional matters**

In early 2022, many groups were able to hold in-person AGM’s for the first time in two years following the Covid pandemic. Unfortunately, a number of groups reluctantly closed during the year due to a lack of volunteers to take on roles or low attendances.



In a number of instances, the regional representatives had liaised between groups and the Organisation & Recruitment (O&R) committee to restructure groups in order to encourage wider membership participation.

The Leicestershire and Rutland Group was transferred from the Eastern Region to the West Midlands Region, which was then renamed Midlands

place during the summer and continued to be in-person meetings.

In October, there was a debate at the AGM on Motion A17 about reviewing the current group and regional structure and considering a move to a regional structure in response to the closure of many groups since the pandemic.

The motion was remitted to the Executive Council, with a commitment that a review of options should not undermine the groups that were continuing to work well.

In December, the EC established a working party with some group representation to review the current structure and make recommendations for consultation with all groups and branches.

## Groups were restructured to encourage wider participation

Region. Members who had been allocated to the closed Shropshire Group joined members in the Hereford & Worcester Group to form a new West Mercia Group.

In the Eastern Region efforts were made in the summer to try and prevent the closure of the Suffolk Group. However, despite these efforts, the group closed and members were transferred into the Norfolk Group, which was then renamed Norfolk and Suffolk Group.

In September the South Beds and Harpenden Group decided to close and members were transferred to the Bedford Group.

In the North West Region, the closed Stockport Group was merged with the Manchester Group and Bolton Group to form the Greater Manchester Group.

The O&R Committee agreed earlier in the year to encourage two additional regional meetings of group officers during the year using Zoom video conferencing, to help support groups that were struggling to continue.

The normal schedule of regional meetings took

## Membership benefits and services

### Travel insurance

At the start of 2022 discussions continued with our insurance broker, Towergate Health & Protection, to find an alternative suitable travel insurance offering for members following the decision of AXA Health to withdraw the popular CSPA travel insurance scheme from the end of March 2022.

On 5 April, a new travel insurance offering was launched, marketed as Lighthouse and underwritten by the TIF Group.

However, within the first few weeks there were significant problems with the new arrangement, with many members complaining they had been turned down for insurance cover and were not getting telephone call-backs. This led to a large number of membership complaints and resignations.

It soon became clear the new travel insurance arrangement was not meeting the requirements of our members and was not sustainable as a member

benefit. In response, the DGS began exploring other options for our members, with a view to replacing the Lighthouse offering, which had failed to deliver on assurances from the insurer that had been given to both the CSPA and our brokers, Towergate Health & Protection.

During the early summer the DGS and National Treasurer had detailed discussions with the not-for-profit Civil Service Insurance Society (CSIS) on a new travel insurance offering for members that had not been available earlier in the year.

By late July, the EC endorsed proposals for the new travel insurance arrangement through CSIS, subject to regulatory and contractual terms being agreed. This was reported to groups in GC 926.

The new arrangement was previewed at the AGM by CSIS and was finally launched in late October. By the end of the year, many members had obtained cover under the new arrangements.

### Discount shopping through Parliament Hill

The membership benefits scheme secured through the services of Parliament Hill continued to be available to members throughout the year. Several new offers and discounts were added, including shopping discounts at Halfords and membership of National Heritage. The discounts can be accessed through the Parliament Hill page on the CSPA website [www.cspa.co.uk](http://www.cspa.co.uk). Any members without internet access can telephone CSPA head office on 0208 688 8418 to receive a member benefits leaflet with relevant telephone numbers for the offers available.

### Group newsletter

Each group is entitled to send out up to four newsletters each year to their members, paid for

centrally. During 2022, almost all open groups issued newsletters, which were printed and posted out by the head office team.

### The Pensioner magazine

Four issues of The Pensioner were published in 2022 in spring, summer, autumn and winter. Thanks are due to Editor Christine Buckley, who took over from Ralph Groves in 2021.

Square 7 Media continued to publish and design The Pensioner magazine on behalf of the CSPA.

The Square 7 Media team continued to provide excellent levels of service and value for money, and thanks are especially due to Gaynor Garton of Square 7 Media for her design input, which helped make the magazine so attractive to read and popular with members.

### Relations with other organisations

#### Public Service Pensioners' Council

In May 2022, the DGS relinquished his role as General Secretary of the Public Service Pensioners' Council (PSPC). CSPA Pensions Officer Christine Haswell was elected in his place at the AGM.

Former CSPA Chairman Brian Sturtevant stood down as Chair of the PSPC and Phillip Burgess of UCU was elected in his place.

#### National Pensioners Convention

During 2022, the DGS represented the CSPA on the NPC Executive Committee, and also sits on the Digital Exclusion Working Party.

National Treasurer Mike Sparham served on the Finance Working Party and Structure Working Party, and Brian Sturtevant sat on the Income and Pensions Working Party.





The CSPA has continued to support the Lifeboat Fund; as well as working with the Civil Service Sports Council

Tony Hall continued to serve on the NPC Executive Council and the Conference Standing Orders Committee. The biennial delegate conference was held in Stafford on 15-16 March 2022. The CSPA delegation comprised David Humphreys, Andy Aitchison and the DGS.

**Charity for Civil Servants**

The CSPA continued to work closely with the Charity for Civil Servants throughout 2022, with regular meetings and promoting their various wellbeing initiatives on the CSPA Facebook page and website.

**Civil Service Sports Council**

During the year the CSPA worked closely with the CSSC to mutually promote the work of our respective organisations, within the wider civil service community. CSSC is also a trusted partner of the Cabinet Office, along with the CSPA and the Charity for Civil Servants.

**NARPO**

CSPA works closely with the National Association for Retired Police Officers (NARPO) through the Later Life Ambitions consortium with our parliamentary adviser in Connect, and through the PSpC on joint campaigns relevant to public service pensions and the general wellbeing of pensioners.

**NFOP**

The CSPA continues to enjoy a good working relationship with the National Federation of Occupational Pensioners (NFOP) and through our campaigning work with Later Life Ambitions and Connect.

**The Lifeboat Fund**

The CSPA representative on the Lifeboat Fund, John Jarvis, sadly died during the year. The EC appointed Frank Edwards in his place for the rest of the year, and a donation of £500 was made in John’s memory.

# Appreciation



We wish to thank all members for their support of the CSPA during the year. Special thanks must go to all the volunteers who serve on group and branch committees. Their work to encourage member involvement and participation is invaluable and the lifeblood of

the CSPA. We would also like to thank all of our colleagues on the Executive Council, as well as our head office team, for their considerable efforts over the past year and with huge changes taking place, to improve and sustain the CSPA for the future.





# Who's who 2022-23

## CSPA officers

Chair: Don Makepeace

Vice-Chair: Linda Ridges-Waite

Secretary Organisation: Mike Lawler

## Executive Council regional seats

Eastern Region: Susan Hennah-Barham

Greater London: Dr David Owen

North-East: Andy Aitchison

North-West: Harry Brett

Southern: Greg Mountain

South-West: Les Calder

Wales: Vacant

Wessex: Tony Hall

Midlands: Vacant

## National EC members

Charles Cochrane, Les Priestley,  
Richard West

## Scotland Branch

Christine McGiveron, Cherry Dolan

## Northern Ireland Branch

Tony McMullan

## Standing Orders Committee

Roy Lewis, Eileen Turner, Keith Yallop

## Finance Committee

Andy Aitchison, Charles Cochrane, Don Makepeace, Greg Mountain, Linda Ridges-Waite, Mike Sparham (National Treasurer)

## Finance and General Purposes Committee

Andy Aitchison, Charles Cochrane, Mike Lawler, Don Makepeace (Chair), Linda Ridges-Waite, Tony McMullan, Christine McGiveron, Greg Mountain, Dr David Owen, Mike Sparham (National Treasurer)

## Organisation and Recruitment

Les Calder, Susan Hennah-Barham, Mike Lawler, Don Makepeace (Chair), Linda Ridges-Waite, Les Priestley, Richard West

## Campaign Committee

Harry Brett, Tony Hall, Don Makepeace (Chair), Linda Ridges-Waite, Midlands Regional Representative (vacant), Wales Representative (vacant)

*(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 the National Pensioners' Convention (NPC)

David Luxton (DGS), Tony Hall, Mike Sparham (National Treasurer)

## NPC Annual Pensioners' Convention

Andy Aitchison, Tony Hall, Les Priestley, David Luxton (DGS), Mike Lawler (first reserve)

## Public Service Pensioners' Council (PSPC)

Christine Haswell (PSPC General Secretary)  
Lisa Ray (Executive Committee member)  
Christine McGiveron/ Cherry Dolan Scotland Branch (AGM), Linda Ridges-Waite (AGM)

## Age UK – Stakeholder Meetings

Lisa Ray

## The Lifeboat Fund

Mike Lawler

## British Toilet Association

Andy Aitchison

## Additional attendees

- The President, Vice-Presidents, Chair and Vice-Chair are authorised to attend any meetings of the sub-committees.
- The General Secretary; Deputy General Secretary; Pensions Officer; Projects, Policy, and Campaigns Manager; and the Editor will also attend meetings of those Sub-Committees whose remits align with their responsibilities. The Minutes Secretary will also attend meetings of all Sub-Committees.

# 2022: The Year of All the Projects



## Nicola Crichton, Policy, Campaigns and Projects Manager

We don't do things by halves. Last year was the year of change for the digital face of the CSPA, launching a revamp to our brand, website and database.

This gave us the opportunity to define the identity of the organisation, communicate this more effectively to new members, understand our membership data better and create efficiencies for our HQ staff.

In this project-heavy update, I will share some of the new things that have been happening to lay the groundwork for our growth. With many big changes, there has been a significant settling-in period and we hope to report the benefits of these projects next year.

### Webinars

Campaigning and sharing useful information online is a cost-effective and direct way of sharing the intention of our policies. It allows us to be more creative in how we share our messages and we can quickly share information.

For the first time, the CSPA held interactive online seminars in 2022. We were very pleased to work with our contacts at the Cabinet Office to talk about the 2015 (McCloud) remedy and how changes were likely to impact those who had pensionable service during the period the remedy covered.

These online events provided a huge boost to the profile of the CSPA, attracting many attendees who were a couple of years from retirement from the civil service or who were partially retired/still working.

Some 1,000 people registered for the events. Sadly, at the time we didn't have online registration to enable some of these people to join us. In the latter part of 2022, this changed. We are keen to do more webinars in future, focusing on our other campaign priorities.

### New presence online

In December, we launched our new website! It is much simpler and shows who we are and what we do as an

organisation. A preview of the new website and the ability to join online was shown at the AGM in October.

#### New features:

- New campaigns page featuring our priorities agreed at the 2022 AGM
- News items sorted by information and campaigns to help you find the latest content
- A volunteer page showing the ways that current and prospective members can get involved with the activities of the CSPA to encourage participation in groups and campaigns
- As part of our 70th anniversary celebrations in 2022, we were able to construct a timeline of some of our milestones and notable achievements over the past several decades. You can view this under 'About' and then 'History'.

Research had told us that people visited our old 'Join Us' page online, but only a few of these turned into new members.

These improvements mean new members can now join us online, and before the end of the year we started to see new sign-ups come through in December.

Our online joining form also allows new members to pay their subscription by deduction from their civil service pension or direct debit.

### Members area

Once you are a member of the CSPA, we wanted to make sure that we kept the experience simple, so that you can find what you want more easily and quickly.

#### New features:

- Your region news: Find the latest news for your local group or region in one place but if you want to view all newsletters from the groups, you can still do that.
- Edit my profile: Want to receive the email newsletter? Update your email address and phone number and keep your communications preferences up to date with a few clicks.



- Members magazine: Virtually flick through the pages of The Pensioner online and download to access later.
- Search bar: Finding it hard to look for something? type it into the search bar for easy access.
- Smoother interface: Responsive website adapts well to any device it is viewed on.

### Our database

The way the new system has been set up for the CSPA supports our objectives to grow the membership base and serve our existing members better.

We moved from a database we had for several years to a new system that helped us take online registrations and be able to provide better reporting to the EC and subcommittees.

We considered three different suppliers, what they were able to offer and the ongoing cost to be able to use them.

“We’re only as good as our data” seems to have

## Knowing more about members helps us to serve them better

become my catchphrase over the past year. Knowing more about our members helps us to serve them better.

Anyone who has been involved in big IT shifts will tell you that they can be painful, and their initial deployment can result in a frontload of work to make sure you get your house in order and it works for all parties.

It also highlights where there are gaps in processes, but presents the opportunity to look at how programming can automate some of the manual tasks that took up a lot of HQ time.

We are pleased to share that all the projects came in under the budget envelope we were given in the latter stages of 2021.

Prudent spending and utilising the past experiences of staff at HQ has helped us to make the most of what we had available – and be left with a little to go beyond our original scope.

The improvement works are ongoing. This is a huge upgrade in our communications and systems, and we will be looking to add new features and functionality to help us work smarter as the CSPA continues to evolve.

# Pensions Report



**Pensions Officer Christine Haswell provides an update on this central aspect of the CSPA's work**

Starting work at the CSPA in October 2021 with the brief to cover personal cases, we didn't know how much work this would generate and how much the job expanded into campaigning, lobbying and responding to government consultations. All this work promotes the interests of CSPA members.

## Personal cases

There have been a lot of cases over the year. Some just require a chat over the phone, some are complex and involve a lot of time as well as negotiating with MyCSP. I can't give financial advice, but I can generally guide people through the system and promote their case with the scheme.

## Overpayments

At the start of the year, most cases involved historic overpayments resulting from an earlier review exercise. None of these cases were the fault of the member – all were 'good faith' cases.

As reported last year, we didn't get legal support to challenge repayments in principle, but we did get involved in repayment periods of time and monthly amounts.

We found that some people were asked to repay large amounts in less than a year and when this was challenged, they were asked to prove 'hardship'. This

involves completing a 'statement of means' form with very personal questions on household expenditure. One member declared her weekly lottery ticket!

Other members of the household sometimes don't want to share their details and this deters people from completing the form. We are questioning the necessity of this.

As an example, in a case we got involved in, Member A challenged his thousands of pounds of overpayment (paid over a decade) through the appeals process. He lost but received several hundred pounds in compensation for 'distress and inconvenience'. He still faced a large monthly repayment that he found genuinely difficult to pay over 10 months.

After our intervention, this repayment time went to 36 months and consequently the monthly amount was manageable without him or his partner having to share their personal information.

## Widows/widowers

A lot of cases involve new widows chasing payments or questioning amounts. There are also cases of widows and widowers receiving a spouse pension under the Classic pension scheme rules, who have remarried or live with a new partner and didn't realise they then had to stop claiming that pension.



Help with widowers pensions; the MyCSP portal; and the CSPA team with Baroness Neville-Rolfe (centre) in May





In these cases, the amounts claimed back by the civil service scheme tend to be large because of the time of overpayment. This reflects the importance of our Pensions for Life campaign, about which I gave evidence to the All-Party Parliamentary Group on Women and Work.

### **Post-retirement marriages/divorce**

We also received a number of queries about spouse/partner pensions. Most of these are straightforward but those involving post-retirement marriage and divorce can get very complex. MyCSP will provide information to individuals.

### **Explaining choice on retirement/checking figures**

We provide members with the opportunity to discuss their pension quote or remedy choice, and will do so for pre-1987 service widows/widowers.

### **Chasing MyCSP and raising concerns with Cabinet Office**

Many cases involve chasing MyCSP to get back to people and talking to the Cabinet Office about members' concerns. This has resulted in positive outcomes, particularly in cases where deferred members' records have been hard to find due to government agency changes.

### **Remedy**

The biggest issue in public service pensions is addressing the age discrimination resulting from protecting the older members of the pension scheme in 2015. Those retiring since then will be making choices about their pensionable service. In supporting members in this, we have been doing webinars with Cabinet Office officials, putting articles on the website and in the magazine.

### **Pre-1987 widowers/widows pension**

We continue to work with the Cabinet Office on the implementation of the court cases known as Walker/Goodwin that equalise spouse benefits. Women who were in the civil service pension scheme with service between 1978 and 1987/88, when men paid widows' contributions (there was no reference for same sex spouses back then), couldn't provide that cover for a widower. Now that is seen as discriminatory and the CSPA will be formally consulted on the way forward on reopening the opportunity to provide cover.

### **State pension age review**

The CSPA has been working with the umbrella group of the Public Service Pensioners' Council, which submitted written and oral evidence to the government's independent review of state pension age undertaken by Baroness Lucy Neville-Rolfe.

# Scottish Parliament



**By Christine McGiveron**

At the beginning of the year, Nicola Sturgeon, then First Minister (FM) for Scotland, reported that the steep increase in Covid cases, which had been expected, was now materialising, and reflected on the significantly increased transmissibility of Omicron. She also stated: “[The number of cases] would likely have been even higher, but for the compliance of the public with the guidance issued in the run-up to Christmas.”

The business of government in Scotland began on 5 January with the FM holding the first FMQs of 2022 online. She announced a reduction of self-isolation periods for people who have a positive Covid result from 10 to seven days, following the policy already agreed in England.

On 7 January, the easing of restrictions on international travel to Scotland was announced. The measures applied across the UK after agreement between the UK government and the devolved administrations of Scotland, Wales, and Northern Ireland in the light of previous mandatory tests and self-isolation being less necessary due to Omicron being the dominant strain in the UK.

## Health and social security

Social security minister Ben Macpherson introduced the Adult Disability Payment and extension of the Scottish Child Payment to children under 16, increasing the number of eligible for Scottish benefits.

The child payment was to increase to £20 from April, giving extra support to 111,000 children under six. Its extension to children under 16 by the end of 2022, subject to the DWP making data available, will lead to the number of eligible children rising to 400,000.

The Adult Disability Payment, replacing the UK government’s Personal Independence Payment (PIP), was to be phased in from March, with a nationwide rollout at the end of August.

Eight other Scottish social security benefits increased by 6% from 1 April to support low-income households and carers in the light of the increasing cost-of-living pressures.

In July, the then Health Secretary Humza Yousaf announced ambitious new targets for NHS Scotland to address the impact of the pandemic on long waiting times for planned care. Health boards were asked to focus on those waiting for specific specialities for more than two years, 18 months and one year. He said: “Speaking to patients and clinicians across the country, I know there is a physical and mental consequence of having to wait a long period of time to be treated. That is why addressing long-term waits is a key focus of our plans for NHS recovery.”

While the NHS was remobilised and plans for a national care service were being finalised, a consultation was launched to assist the Health and

## Health boards were asked to focus on waiting times

Social Care Strategy Action Forum to identify how the social care system should work to ensure integrated care is available for all older people, whatever their needs and location.

On 7 September, guidance was relaxed in line with the clinical advice at the time that social care staff and visitors no longer had to always wear facemasks. This followed a sharp drop in coronavirus infections and a reduction in severity of illness, driven by Scotland’s successful vaccination programme, which had seen more than 12 million Covid-19 vaccine doses administered in Scotland.

More than two million people in Scotland were also offered winter flu vaccinations. Health secretary Humza Yousaf paid tribute to the dedicated front-line workers who worked tirelessly to get most Scots immunised all year round – and whose efforts had led to a sharp reduction in hospitalisations.

## Land reform

The Scottish government announced that it is seeking views on ambitious transformations being proposed to



Equalities minister Christina McKelvie decried moves to undermine human rights; and housing was a key focus

the way Scotland’s land is being used and managed, to ensure greater benefit to communities and the environment.

The Land Reform Bill, which will be introduced by the end of 2023, seeks to address longstanding concerns about the highly concentrated pattern of land ownership in rural areas of Scotland.

### UK Bill of Rights

Equalities minister Christina McKelvie said proposals to repeal the Human Rights Act were a “shocking and unnecessary” attempt to remove safeguards afforded to every member of society.

Putting on record the Scottish government’s opposition to the UK government’s Bill of Rights, published on 22 June, Ms McKelvie said the Scottish Parliament would have to agree any changes affecting the devolution settlement.

“The Human Rights Act is one of the most important laws passed by the UK Parliament and for more than 20 years it has delivered fairness and justice – protecting our rights to privacy and liberty, freedom of expression and peaceful protest,” she said.

“It has prevented discrimination, inhumanity and the abuse of power.

“The UK government’s Rwanda policy has been challenged in the European Court of Human Rights and this legislation appears to be part to its response – an attempt to remove safeguards protecting every member of our society.

She continued: “I am proud that the Scottish government is treading a different path, showing human rights leadership by protecting and enhancing our rights and freedoms, with plans for future Scottish legislation to extend devolved human rights safeguards even further.”

### Public sector economy

On 7 September, it was announced that around £500 million in savings had been found as resources were focused on tackling the ‘harsh reality’ of the cost-of-living crisis, according to Deputy First Minister John Swinney.

He updated the Scottish Parliament on steps being taken to meet the increased costs of public sector pay and to provide support to those who need it most, while balancing the finances.

Mr Swinney set out where savings had been made to lay the ground for initiatives such as fair public sector pay settlements and doubling the fuel insecurity fund. Further intervention would be a significant challenge, given the largely fixed Scottish Government budget and limited fiscal powers, he said.

“In times of crisis, it is not the job of the finance secretary to simply balance the books, but to find the money to help families, to back business and to fund the priority projects that improve lives for the long term. We will do everything we can and make the hard choices, but only the UK government can act to end this crisis,” added Mr Swinney.

### Housing

On 6 September, it was announced that ministers had acted with a combination of rent freezes and a moratorium on evictions to help people through the cost-of-living crisis. This was the centrepiece of the 2022-23 Programme for Government. It highlighted emergency legislation to put in place a rent freeze until at least 31 March 2023, a moratorium on evictions and a tenants’ rights campaign.

A total of £3 billion would be allocated to the end of March for a range of support that would help mitigate the impact of the cost-of-living crisis.

# Regional Reports



## LONDON, by David Owen

I took over as London regional rep from Linda Ridgers-Waite, our national vice chair, in April 2022. I would like to thank all group committees for their work during the year. All active groups in London have resumed face-to-face meetings and other activities and have been working on rebuilding attendances.

Progress is being made, but pre-Covid attendance levels remain elusive. At Croydon Group, we are experimenting with hybrid meetings, which has helped rebuild attendance. Our annual regional meeting on 1 July had 14 representatives from eight groups in attendance. David Luxton was our guest speaker and I was pleased to see a lively discussion develop.

I have visited six of our active groups to gain a clearer picture and am looking forward to visiting the two remaining groups. To bridge the gaps between the annual meeting and these visits, we have held four Zoom meetings for representatives from every group. Those without IT facilities have also been able to join in using audio only from their landline.

The London Age Friendly Forum (LAFF) urges the Mayor of London to support the age-friendly policies promised at the last election in the Greater London

Authority's plans. There has been significant slippage in the announcement of these plans, and questions have been raised about resourcing and how progress will be monitored. LAFF continues to pursue the issues.

We have eight fully active groups: Inner London, Southend on Sea, Lewisham & East Southwark, Croydon, Kingston, Twickenham, Hillingdon and Harrow. Bexley has been had significant difficulties since Covid and is receiving additional attention. These groups represent about 60% of national members in our region. Recently closed groups are Watford and Bromley. Groups closed for more than five years are North West London, Southgate & Wood Green, North East London, Epsom and South West Essex.

These members are effectively unrepresented. So, in consultation with active groups and the working group, I have formed proposals to increase the percentage of members represented by groups in London. If you are allocated to an inactive group and have something to bring to my attention, please email me at [private.drdauidowen@btinternet.com](mailto:private.drdauidowen@btinternet.com) putting CSPA in the subject line. If you do not have email, please send me a note care of CSPA HQ. I regularly pass Grosvenor House and so can collect.

## NORTH WEST, by Harry Brett

The North West Region continues as before, but, as Eric Morecambe famously said, not necessarily in the same order. We now have one large group representing Greater Manchester, encompassing what was previously three groups – Bolton, Manchester and Stockport.

Stockport has continued with a quarterly social event, and the business end of the group is managed by meetings in Manchester. There are now committee members from all of the previous groups.

The Liverpool group thrives, having been about to close just before Christmas, with encouragement from me and Mike Lawlor. Chester remains as a functioning group holding

a monthly meeting with speakers. The Wirral has had its difficulties, but through the sterling work of Mike Lawlor has carried on. All groups would greatly benefit from more participation.

There are a number of non-active groups in the North West: Blackpool and Fylde, Cumbria, East Lancashire, Morecambe Bay, and Preston and Chorley. I produce a monthly letter, which I send to interested members of the non-active groups to keep them updated. I always welcome new members to the email list.

The Executive Council is extremely concerned that more than 60% of the total membership is under-represented. The hope is for some form of regional group to represent those belonging to non-active groups.



## **NORTH EAST, by Andy Aitchison**

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

Our first in-person regional meeting for three years was at the Copper Beech Hotel in Darlington on 7 July. It was well attended, with representatives from all active groups. David Luxton attended and updated us on campaigning and progress on the New CSPA.

All active groups got back to in-person meetings in 2022, including West Yorkshire in November, which had not met in person since December 2019. As a result of the meeting, they now have a stronger committee, including a new secretary.

Sheffield Group enjoyed a very successful Christmas meeting with a visit from the Sheffield Lord Mayor and Lady Mayoress. Pleasingly, I was able to visit all active groups at least once during the year.

In early November, representatives from Sheffield and Newcastle groups joined me in attending the CSPA 70th anniversary celebrations in the Churchill Rooms at the House of Commons, where we met a number of local MPs.

For me, the most pleasing thing of all this year was the return of the CSPA's AGM in Kenilworth. At least one delegate from each active group in our region attended and we all agreed it was great to get back to normality!

## **THE MIDLANDS, by David Humphreys**

The 2020 review of CSPA regions in England and Wales recommended the creation of a Midlands Region, comprising West Midlands groups and two from East Midlands (Leicestershire & Rutland and Nottingham & Derby). Its creation was agreed by the EC but implementation was delayed by Covid.

The Midlands Region, comprising five open and three closed groups, came into being in February 2022. This coincided with the inauguration of the West Mercia Group, formed by the merger of Hereford & Worcester and Shropshire.

I became the Midlands regional representative on the EC and served until the national AGM in October 2022. I continued to keep the open groups informed of national matters and visited them when possible. I also maintained contact with the 80 or so members in closed groups who had opted for email updates.

A lively in-person regional meeting was held in Birmingham in June 2022, with Lisa Ray and Nicola Crichton as guest speakers.

Sadly, at the end of the year Nottingham & Derby Group decided to close.

## **SOUTH WEST, by Les Calder**

It was pleasing in 2022 for us all to once more have in-person meetings, though there may well have been a few concerns, which may explain the lack of numbers attending group events.

This was evident in my own East Devon Group, despite attempts by our committee and our splendid newsletter compiler Clive Roberts, our group secretary, to attract members.

The South West region, like other rural areas, has seen a reduction in the number of groups with regular meetings and volunteers to run them. We once had 12 groups; there are now five that can be considered as operating.

In effect, this means that in our region about 35% of members are in these non-operating

groups. In 2023 the Executive Council will discuss the problems and a working party has been formed, of which I am a member, to report on their findings.

In addition to our East Devon AGM, I attended the Bristol and the Bath & District AGMs and very much enjoyed the hospitality. At our June regional meeting in Exeter, it was pleasing to see representatives from these three groups and Geoff Ferguson, Plymouth & District secretary. Unfortunately there was no one from the Weymouth & District Group.

Since then, I have had Zoom meetings with all five groups and we have discussed ways to revive groups that are closed and help at least two of the others that are struggling.

### **SCOTLAND BRANCH, by Christine McGiveron**

Edinburgh Group held its 2022 AGM in February and sadly it was extremely poorly attended. The group secretary announced her wish to retire after 25 years. No nominations were received for this or any other committee vacancies. At the branch AGM in March, the decision was taken to close the Edinburgh Group. At Glasgow Group's AGM, also in February, the group secretary had to step down, so this group attended the 2022 Branch AGM as a group in crisis.

Thankfully, the branch AGM was held as a face-to-face event in March, with a virtual option for members who couldn't attend in person. It was good news to announce a new branch vice chair as the position had been vacant for some time.

With no nominations for Glasgow Group secretary, the branch treasurer kindly offered to step forward

for one year to avoid the closure of the group. It was decided that as this was now the only remaining group in the Scotland Branch, it would be open to any Scotland member who wished to attend meetings, outings and events. It was agreed unanimously that the branch would be solely run by the officers as there was no executive committee.

The branch constitution was altered to meet these challenging circumstances. It was also agreed to reduce the number of members meetings in Glasgow from seven to four a year.

The summer outing was poorly attended but the Christmas lunch was a great success to end the year.

The retirement of the branch chair due to continuing health issues was announced in the autumn, with the hope that another member would take on this important position.

### **NORTHERN IRELAND, by Tony McMullan**

Recent years have been difficult for all CSPA members but the Northern Ireland Branch has also been affected by a number of deaths or illnesses of dedicated activists. We lost our long-serving secretary Tony Damoglou, Jim Lilley, who had replaced Tony as secretary, and Walter Scott, our representative to the NPC NI.

In addition, president Alan Dunn had to stand down with ill health. Hopefully the recruitment of new committee members plus a reorganisation of others will significantly enhance our capacity to work for members.

The branch committee continued to meet quarterly. In May 2022, the Assembly elections took place. We scrutinised the manifestos of all parties and hoped to hold them to account. But the DUP's stance on the Protocol means the Assembly is still not functioning.

We sent representatives to activities held by statutory agencies and departments – an equality and human rights seminar; the NI Assembly All Party Group on Older People; and a roundtable run by the Commissioner for Older People to discuss the cost-of-living crisis.

The Department for Communities launched a public consultation on the Commissioner for Older People. We argued the post was essential to older people in Northern Ireland and the current postholder had done a very good job.

The branch submitted three motions to the CSPA AGM in October: restore the triple-lock on pensions; introduce the Warm Home Discount scheme to NI; and implement age discrimination legislation in relation to goods and services in NI. All were carried.

The branch sent president Ivan Baxter, secretary Tony McMullan and treasurer Roisin Lilley to the CSPA 70th anniversary reception at the House of Commons. All NI MPs were invited but only one – Jim Shannon, DUP – attended.

The branch normally holds its AGM in April or May. But ongoing reluctance by members to meet in larger groups meant the meeting was postponed until October. A modest but interested group of members attended, which was addressed by Lisa Ray and Eddie Lynch, Northern Ireland Commissioner for Older People. A full branch committee was elected.

We tried to keep our CSPA NI website updated throughout the year but had been anxious to appoint a technical person to the role. At the end of the year, Amy Lilley-Richardson took the post of website manager.

In 1953, a small group of dedicated NI civil service pensioners got together to create the first civil service pensioners organisation in the country. 2023 will be our 70th anniversary, so we hope to have special events. The first was the AGM in April, held in Belfast City Hall.

# Financial Report and Statement of Accounts 2022

The financial report refers to the profit and loss and balance sheet reports covering members in England, Wales and overseas.

The branches in Scotland and Northern Ireland are separate and autonomous branches within the CSPA. Whilst the Executive Council retains responsibility for the co-ordination of policy throughout the CSPA, the branch subscriptions collected centrally, or separately by the branches, are retained by them and they meet all their own administrative costs.

In 2022 there was a gradual return to pre-Covid levels of activity and the first AGM to be held in three years. The expenditure budget for the year was £946,640, which anticipated a near return to

database. These projects are considered investments for the future and expenditure on them was incurred during 2022.

The database project was essential as the audit in 2021 could not reconcile our subscription income with our stated membership level. Total expenditure on these projects during the year was £41,463.

A withdrawal was made from the bank account that holds income received from bequests to cover this expenditure.

The CSPA has only one investment, in the abrdn multi-manager diversity fund. The total amount invested was £380,000. On 31 December 2021 the value of this investment was £444,961. Nobody at that time foresaw the election of Liz Truss as Prime Minister and the subsequent mini-budget with its catastrophic effects on the financial markets.

As a result of the financial turmoil created, the value of the CSPA investment fell, as did the value of most investment funds. By 31 December 2022 the value of the CSPA investment had partly recovered and the valuation was £401,298. However, this was well below the previous valuation a year earlier and the difference is shown in the balance sheet and is reflected in the loss before taxation.

The fall in the investment valuation and the expenditure on exceptional items are the two reasons why the CSPA loss before taxation increased to £185,048. No corporation tax liability has arisen in respect of 2022 because of this loss.

Overall, financial performance was in line with expectations. The CSPA has taken steps to address the loss and return to profit; in particular, by increasing subscription rates, negotiating a new travel insurance package with CSIS that pays commission on policies sold, and by reducing expenditure on the printing and postage of group newsletters.

Any questions on the report and accounts should be sent to the National Treasurer, Mike Sparham – [M.Sparham@cspa.co.uk](mailto:M.Sparham@cspa.co.uk)

## Generous donations came from the NI and Scotland branches

pre-Covid levels. In the event, expenditure, excluding exceptional items, was £940,943.

Subscription rates continued at the same level that was set in 2016 and meant that, with the fall in membership, subscription income also fell.

This had been anticipated and the budget for total income in the year was £844,080. In the event, total income was £849,242 and was helped by generous donations from Northern Ireland and Scotland branches.

Excluding exceptional items of expenditure and the change in investment valuation, the loss for the year was £96,311. This was better than the budgeted gross loss of £102,560 and overall financial performance was in line with expectations.

Exceptional items of expenditure are those items that are related to day-to-day business and have a substantial impact on the profit and loss, but are unlikely to be repeated.

The Executive Council agreed three projects on new branding: a new website and a new membership

# Civil Service Pensioners' Alliance

## Financial statements for the year ended 31 December 2022

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### Executive Council's Report for the year ended 31 December 2022

The Executive Council presents its report and the audited financial statements for the year ended 31 December 2022.

#### Statement of Executive Council's responsibilities

The Executive Council is responsible for preparing the Executive Council's report and 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 they are satisfied 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 of the persons 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.

The gross loss for the year was £137,774 and the Executive Council wants to give a brief explanation of the reasons for this. As reported in the Annual Report, the Executive Council agreed to fund three projects during 2022: a new website, new branding and a new membership database. A financial envelope of £50,000 was agreed to fund these projects. In the event, £41,463 was spent. This project expenditure was funded from the 32-Day Notice account, which contains income received from bequests. It is shown in the profit and loss account and is included in Recruitment & Publicity.

Excluding this project expenditure, the Executive Council had budgeted for a loss of £108,990 in 2022 because subscriptions remained at the 2016 rate. That budgeted loss, plus the project expenditure of £50,000, means that financial performance in 2022 was in line with expectations.

This report was approved by the Executive Council on 27 April 2023 and signed on its behalf by:

**Don Makepeace**  
Chairman

**Lisa Ray**  
General Secretary

**Mike Sparham**  
National Treasurer

## **Independent chartered accountants' review report to the members of Civil Service Pensioners' Alliance**

We have reviewed the financial statements of the Civil Service Pensioners' Alliance for the year ended 31 December 2022, 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 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 2022, and of its profit for the year then ended; and
- 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 21 February 2022. Our work has been undertaken so that we might state to the Executive Council those matters 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  
Chartered Accountants  
West House  
King Cross Road  
Halifax HX1 1EB  
17 March 2023



## Profit and loss account for the year ended 31 December 2022

	2022 (£)	2021 (£)
Income	849,292	870,947
Expenses	(987,066)	(833,545)
<b>Gross Profit/(Loss)</b>	(137,774)	37,402
Other gains/(losses)	(47,274)	55,031
Administrative expenses	-	-
<b>Operating profit/(Loss)</b>	(185,048)	92,433
Interest receivable	-	-
Interest payable	-	-
<b>Profit/(Loss) before taxation</b>	(185,048)	92,433
Tax on profit	-	(611)
<b>Profit/(Loss) for the financial year</b>	(185,048)	91,822
Retained earnings brought forward	1,231,611	1,139,789
Retained earnings carried forward	1,046,563	1,231,611

## Balance sheet as at 31 December 2022

	Notes	2022 (£)	2021 (£)
<b>Fixed assets</b>	2	3,592	7,623
<b>Current assets</b>			
Investments	3	401,298	444,961
Debtors	4	77,866	40,950
Cash at bank		623,650	790,048
		1,102,814	1,275,959
<b>Creditors falling due within one year</b>	5	(59,843)	(51,971)
<b>Net current assets</b>		1,042,971	1,223,988
<b>Net assets</b>		1,046,563	1,231,611
<b>Capital and reserves</b>			
Profit and loss account	6	1,046,563	1,231,611
		1,046,563	1,231,611

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 17 March 2023 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 2022

### 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. Tangible assets</b>	<b>Computer equipment</b>	<b>Total</b>
<b>Cost</b>		
At 1 January 2022	20,737	20,737
Additions	2,526	2,526
Disposals	(2,188)	(2,188)
At 31 December 2022	21,075	21,075
<b>Depreciation</b>		
At 1 January 2022	13,114	13,113
Charge for the year	6,070	6,070
Eliminated on disposal	(1,701)	(1,701)
At 31 December 2022	17,483	17,483
<b>Net book value</b>		
At 31 December 2022	3,592	3,592
At 31 December 2021	7,623	7,623

<b>3. Investments</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
Listed investments	401,298	444,961
	<u>401,298</u>	<u>444,961</u>

### Fixed asset investments revalued

The fair value of the listed investments at 31 December 2022 being £401,298 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

<b>Cost or valuation</b>	<b>Other investments other than loans (£)</b>
At January 2022	444,961
Retained distribution	3,610
New investment	-
Revaluation gain/(loss)	(47,273)
At December 2022	<u>401,298</u>
<b>Carrying amount</b>	
At December 2022	401,298
At December 2021	<u>444,961</u>

<b>4. Debtors</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
Trade debtors	38,730	9,555
Prepayments	32,322	31,395
VAT debtor	6,814	-
	<u>77,866</u>	<u>40,950</u>

<b>5. Creditors</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
Trade creditors	32,800	17,030
Corporation tax	-	611
Group trust fund	16,382	9,832
VAT	-	7,350
Payroll taxation	7,476	7,543
Accruals and deferred income	3,185	9,605
	<u>59,843</u>	<u>51,971</u>

<b>6. Reserves</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
Balance brought forward	1,231,611	1,139,789
Profit for the year	(185,048)	91,822
Balance carried forward	<u>1,046,563</u>	<u>1,231,611</u>

## Appendix 1: Detailed Profit and Loss Account for the year ended 31 December 2022

The following page and accompanying notes do not form part of the statutory accounts

Income	Notes	2022 (£)	2021 (£)
Subscriptions - England & Wales		656,017	699,467
Subscriptions - Scotland		68,992	73,072
Subscriptions - Northern Ireland		20,476	21,238
Advertising		84,100	79,469
Donations		41,483	23,772
Bequests		-	100
The Pensioner		38,063	36,115
Campaign fund		13,268	14,207
Miscellaneous		(242)	245
AGM receipts		2,254	-
Dividends		3,610	2,087
Interest/redeemed stock		829	122
Corporation tax repayable		414	-
VAT		(79,972)	(78,947)
		<u>849,292</u>	<u>870,947</u>
<b>Expenses</b>			
The Pensioner	1	223,173	<b>204,774</b>
Advertising sales commission		20,650	19,867
Executive Council expenses	2	19,019	14,714
Accommodation, administration & support	3	420,971	365,711
Recruitment & publicity	4	61,150	20,605
Group support & development	5	21,653	18,350
Legal/Survey/Delap claims		493	19,590
Accountancy		13,095	18,890
Annual general meeting		53,452	-
Miscellaneous including publications		2,883	3,127
Subscriptions to Scotland		68,992	73,279
Subscriptions to Northern Ireland		20,476	21,253
Affiliation fees	6	2,300	2,291
Insurance		4,120	3,034
Campaigning activity		35,272	28,823
Campaign fund		12,810	12,810
Depreciation/ Fixed asset write off		6,557	-
		<u>987,066</u>	<u>833,545</u>
<b>Gross Profit/(Loss)</b>		<u>(137,774)</u>	<u>37,402</u>
<b>Other gains/(loss)</b>			
Change in fair value of listed investments		(47,274)	55,031
<b>Profit/(Loss) before taxation</b>		(185,048)	92,433
Corporation tax		-	(611)
<b>Profit/(Loss) for the financial year</b>		<u>(185,048)</u>	<u>91,822</u>

## Notes to the Detailed Profit and Loss Account for the year ended 31 December 2022

<b>1. The Pensioner</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
Printing	81,058	73,171
Postage	91,313	89,249
Fulfilment	26,008	20,639
Tapes for the blind	894	715
Design and management fee	21,000	21,000
Professional fees	2,900	-
	<u>223,173</u>	<u>204,774</u>
<b>2. Executive Council expenses</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
Support and services	171	507
Travel and subsistence	2,968	779
Miscellaneous	1,122	369
Regional representatives	2,951	1,346
Honoraria	11,807	11,713
	<u>19,019</u>	<u>14,714</u>
<b>3. Accommodation, administration &amp; support</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
<b>Staffing</b>		
Salaries and PAYE	317,433	271,515
Stakeholder pension	10,239	8,229
Salary refund	(4,890)	(4,890)
	<u>322,782</u>	<u>274,854</u>
<b>Premises</b>		
Rent	22,166	22,166
Service charges	4,998	7,601
Rates	7,027	8,109
Cleaning/ water bottles	3,516	3,169
Insurance	114	-
	<u>37,821</u>	<u>41,045</u>
<b>Communication, support &amp; services</b>		
HQ cost of Zoom	348	1,158
Stationery	2,208	876
Posting and franking machine	11,722	8,130
Telecommunications equipment	9,670	8,350
Printer/photocopier	7,814	8,076
Computer hardware/software	19,358	17,550
General data protection	679	660
Equipment maintenance	2,400	2,400
	<u>54,199</u>	<u>47,200</u>
<b>General</b>		
Travel and subsistence	2,993	1,291
Training	1,720	775
Miscellaneous	1,456	546
	<u>6,169</u>	<u>2,612</u>
	<u>420,971</u>	<u>365,711</u>



<b>4. Recruitment and publicity</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
Advertising & promotion	442	27
Merchandise	3,686	-
Membership services	57,022	20,578
	<u>61,150</u>	<u>20,605</u>
<b>5. Group support &amp; development</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
Reimbursement groups	19,790	17,374
Miscellaneous	50	-
Regional meetings	1,768	951
Room hire	45	25
	<u>21,653</u>	<u>18,350</u>
<b>5. Affiliation fees</b>	<b>2022 (£)</b>	<b>2021 (£)</b>
NPC	1,125	1,125
AGE Platform Europe	400	391
PSPC	417	417
Carers UK	158	158
Tax Justice Network	200	200
	<u>2,300</u>	<u>2,291</u>

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