



# Annual report 2023

**Including Financial Report and Statement of Accounts**



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# Introduction



**In many ways, 2023 was a year of two halves for the CSPA, with the first and last six months presenting their own set of challenges to the organisation. We built upon the substantial work done in 2022, bedding in and building up our new membership database system, online joining capacity, new website and succinct new brand identity. General Secretary Sally Tsoukaris revisits the past year's achievements**

We responded to the changes to our membership criteria decided by the 2022 AGM (removing the requirement to be within two years of retirement) by widening our appeal to civil servants who may be planning for their eventual retirement. This included offers of targeted webinars on the 2015 remedy (also known as McCloud), its implementation and their implications for future and current civil service pensioners.

We held two such events in April, and a further two in November 2023, with panels comprised of Cabinet Office and legal experts, the CSPA's Pensions and Personal Case Manager, Christine Haswell, and our Chair Linda Ridgers-Waite. We were pleased to see hundreds of members and non-members sign up for these successful online events, and we hope to offer further such opportunities in 2024.

We have engaged two new head office staff with specialist skills and experience, to ensure we have the necessary capacity to make best use of our IT resources and the opportunities offered by our website and social media channels.

Digital media will help us engage with a wider audience, providing powerful campaigning and profile-raising tools, as well as extending our ability to communicate with potential members virtually, especially since it is now more difficult to get into workplaces and meet them face to face.

We have continued to promote the CSPA under the banner Protecting What You've Earned, which neatly encapsulates our fundamental directives to "maintain and improve the purchasing power of pensions" and "to promote the economic and social wellbeing of pensioners".

Encouragingly, an ever-increasing number of new members have joined us online, with the option to pay monthly by direct debit being an attractive offer for

new members not yet in receipt of their civil service pensions, or those who might simply prefer to pay for their membership in this way.

Around two-thirds of our members, however, still pay their membership fees by monthly deductions from their pensions, giving them greater peace of mind, and we remain happy to promote this facility with the help of pensions administrator MyCSP.

## **LEADERSHIP CHANGE: FAREWELL TO LISA RAY**

In early 2023, we learned that Lisa Ray had decided to move on to challenges new, having ably served as the CSPA's first female General Secretary since 2019.

Lisa was a member of the CSPA head office team for more than 10 years, having joined in 2013 from a charity and civil service background. She initially worked on health and wellbeing-related policy development, eventually progressing to Assistant General Secretary, then General Secretary.

The Covid pandemic posed huge challenges to the continued operation of the CSPA in support of its



members, making in-person meetings and the holding of AGMs impossible for two years, but Lisa worked through this and kept the organisation going.

Far from being content with this, Lisa also played a pivotal role in working with colleagues on the leadership team to reform the Executive Council's makeup to improve its representation and diversity.

She subsequently saw this initiative realised as the 2022 AGM approved the creation of two new EC posts reserved for women. Happily, both posts were filled by election at the first opportunity, and we welcomed Roisin Lilley and Rosemary White as new members of the Executive.

After leaving the organisation in early June 2023, Lisa attended the AGM in October as the EC's guest, and was presented with a Certificate of Merit in recognition for her work on behalf of CSPA members.

Our Deputy General Secretary, David Luxton, covered the vacancy created in June and July,

## In 2022 we created two new EC posts reserved for women

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allowing Sally Tsoukaris to transition from another role within the team to take up the General Secretary post in early August.

The head office team were proud to have been able to host another successful AGM in Kenilworth in October 2023, despite these and other significant role changes in the months preceding it.

### AGM 2023

We hosted our second post-Covid AGM in person at the Chesford Grange Hotel in Kenilworth on 11 and 12 October. It was attended by some 120 delegates, including representatives from 34 of the CSPA's 43 local groups in England and Wales, as well as our active Northern Ireland and Scotland branches.

For the first time, we appealed to individuals from areas where there were no active CSPA groups in *The Pensioner* magazine, inviting them to attend the AGM, and we were delighted to host four such members.

We have since established a working party, led by the Deputy General Secretary, to consult with members, groups and branches as widely as possible. The aim is to report back to the EC on how we might be able to extend this to support even more members

wanting to participate in our democratic processes.

The AGM was declared open by Alan Chalmers, Deputy Mayor of Kenilworth, and speakers addressing delegates included Stella Humphreys from the Cabinet Office, who explained how the 2015 remedy programme (McCloud) was being implemented.

The AGM also heard from Angela Saunders, Head of Fundraising for The Lifeboat Fund, and George Stanbury from Independent Age, who spoke convincingly on the need to establish Commissioners for Older People and Ageing in England and Scotland. Northern Ireland and Wales have already successfully created these roles.

Mike Lawler presented the Organising and Recruitment Report and took the opportunity to give us an overview of his term in office as the CSPA's Secretary, Organisation. In recognition of Mike's long service, the 2023 AGM supported the EC's proposal to bestow the honorary title of CSPA Vice President, which he graciously accepted.

AGM motions addressed issues ranging from our ways of working as an organisation, and the challenges faced in recruiting new members, to the state of health and social care, and the need to mitigate the increasing exclusion of those without access to the internet from financial services, healthcare, parking facilities and many other areas of public life.

We debated calls for better local bus networks and improvements to other public transport systems, as well as the newly imposed requirement for photo ID at polling stations, and the dangers posed to pensioners as pedestrians by e-scooters.

Members directed the EC to redouble demands for the state pension to increase by the triple-lock and to campaign on the modernisation of the related 80-plus bonuses and allowances.

We must also ensure that civil service pensions increase in accordance with the September Consumer Prices Index (CPI) and maintain pressure on the Cabinet Office over contractual arrangements for the future provision of pension administration services, to ensure that our members' needs, as service users, are prioritised.

### ATTRACTING NEW MEMBERS TO THE CSPA

We continue to strive to attract new joiners, whilst serving the needs of current members.

We have made concerted efforts over the course of



Delegates at the 2023 AGM in Kenilworth

the year to raise the CSPA's profile and influence in a number of ways:

- Appearances to give evidence at Select Committees and All-Party Parliamentary Groups around survivor pensions for life and women's pensions
- Online CSPA events to look at civil service pension issues
- Input into government consultations on issues of relevance to our members, including access to cash, proposed rail ticket office closures and the support needs of carers
- 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 HR leads in civil service departments
- Showing promotional videos to highlight the CSPA's work on our website and the Civil Service Pension Portal.

### Review of groups and regional structure

Motions that were carried at the 2023 AGM acknowledged the EC's work in reviewing our group and regional structures in response to growing numbers of members not being allocated to active local groups.

This trend is due to group closures when no volunteers come forward to keep them running.

The EC is to continue to review the situation whilst implementing the proposed changes, boosting the organisational and financial structures supporting regional and local group activities.

Representatives from groups and branches felt strongly that the CSPA should continue to support

their local activities but, in parallel, regional structures must also be strengthened to support struggling groups and members living in areas where there are currently no active local groups.

Members may have read updates from their Regional Representatives in *The Pensioner* magazine and on the website in this regard.

### CAMPAIGNING WORK: OUR MAJOR PURPOSE

#### Work on civil service pensions

We continue to meet formally with officials at the Cabinet Office and MyCSP on a quarterly basis to represent the needs of civil service pensioners.

However, our pensions case specialist, Christine Haswell, also deals with these colleagues and other officials on a weekly basis, as well as working within her network of contacts across the unions to secure satisfactory outcomes for CSPA members who have individual or collective issues to raise.

We have intervened, on behalf of CSPA members to achieve more favourable repayment terms where members have unwittingly been in receipt of overpayments, and we are pleased to report that the number of such cases has fallen in recent months.

Notably, our CSPA Northern Ireland Branch announced in its September newsletter that more than 60 overpayments were to be entirely written off by the Department of Finance after representations were made by the CSPA and the Northern Ireland Public Service Alliance (NIPSA) earlier on in the year.

Our strong relationship-building ethos continues to result in the CSPA being consulted on government policy issues relating to civil service and public sector pensioners.

# Changes on the Executive Council

During 2023, the following changes were made to Executive Council membership. The Executive Council would like to thank those who have stood down for their work for the CSPA during their time on the EC.

**Susan Hennah-Barham** became the elected Regional Representative for Eastern Region.

**Kevin Billson** was elected as Regional Representative for Midlands Region.

**Roisin Lilley** and **Rosemary White** were elected to the two new EC posts reserved for women.

**Linda Ridgers-Waite** was elected as EC Chair.

**Don Makepeace** stood down as Vice Chair.

**Wilson Macdonald** joined Christine McGiveron as Scotland Branch Representatives on the EC, supported by Cherry Dolan.

In November 2023, we learned of the death of our longstanding colleague **Tony Hall**, who served the EC as Regional Representative for Wessex.

## PRIORITY CAMPAIGNS

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

### Protecting the value of pensions

The CSPA has campaigned with partner organisations the National Association of Retired Police Officers (NARPO) and the National Federation of Occupational Pensioners (NFOP) – as the lobby group Later Life Ambitions (LLA) – for the state pension triple-lock mechanism for determining pension increases to be maintained. We have utilised our LLA pensioners

manifesto, *Standing by Pensioners*, to brief MPs from across the political spectrum about the importance of the triple-lock and on our other chief ‘asks’ of decision-makers.

In April 2023, the state pension increased by 10.1%, reflecting the CPI inflation rates of the previous September, and civil service pensions went up by the same percentage. We were pleased that the Autumn Budget on 22 November 2023 confirmed that the triple-lock was to be applied again from April 2024, awarding pensioners an uplift of 8.5% in line with increases in average earnings.

Simultaneously, we have maintained pressure on the government to raise civil service pensions by the September CPI. This increase – which would be effective from April 2024 – was confirmed by the Treasury at the end of January 2024, delivering an uplift of 6.7%.

We continue to challenge popular misconceptions about ‘gold-plated’ public sector pensions, aiming to raise awareness that the average civil service pension remains low and is well below the ‘frozen’ income tax threshold of £12,570 per annum, dragging thousands of pensioners into income tax liability each year.

- **Average civil service pension in payment in 2023 is £9,784 pa**
- **Average men’s civil service pension in payment is £13,513 pa**
- **Average women’s civil service pension in payment is only £7,502 pa**

### Review of state pension age

Under the civil service Alpha pension scheme, which has been in place since April 2015, a civil servant’s retirement age is tied to the state pension age (SPA). This is currently 66 but is set to rise to 67 between 2026 and 2028. The SPA may then be increased further, to 68, between 2044 and 2046.

The CSPA has supported the National Pensioners Convention in campaigning against these proposals, and Pensions and Personal Case Manager Christine Haswell covered the NPC’s 68 Is Too Late campaign in the *The Pensioner* in December 2023.

### Later Life Ambitions Pensioners Manifesto

Our LLA manifesto *Standing by Pensioners* was launched in the House of Commons on Tuesday 21 November at a successful event hosted by Sir



Launch of the LLA manifesto in the House of Commons

Stephen Timms MP, MPs, Lords and others attended, and speakers in support of our headline campaigns included 60s pop star Sandie Shaw and MPs from across the political spectrum.

CSPA General Secretary Sally Tsoukaris and NARPO CEO Alan Lees also addressed the gathering, urging MPs to adopt the principles outlined in the manifesto in party-political election pledges. The manifesto summarises the LLA's demands:

- The UK government to create a Commissioner for Older People and Ageing for England and Scotland
- A national social care service to be integrated with the National Health Service that remains free at the point of delivery
- The UK government and the devolved administrations to combat digital technology's role in social exclusion and poverty
- All political parties to make manifesto commitments to guarantee the state pension triple-lock for at least the duration of the next parliament
- All new homes to meet the Lifetime Homes standard, with a national strategy for more adaptable, accessible homes across all tenures
- Investment in local bus and rail services for uprated concessions and for improved accessibility and assistance for older people on all new bus and railway stock and facilities.

## Other staff changes in 2023

We were delighted to welcome three new members of staff to our small HQ office team.

**Benedetta Makanju** is our Deputy Office Manager and PA to the General Secretary.

**Robyn Hampson** is the new CRM Manager, providing invaluable input in developing and maintaining our membership database.

**Verity Morrish** joined us in November as the new Digital Campaigns Manager, to ensure our website content, social media platforms and email communications remain current, relevant and engaging.

**Rose Cooney** and **Linda Smith** assisted temporarily over the summer with project-based work related to the new systems and helped us with office cover until the new appointments could be made.

We said farewell to **Nicola Crichton**, our former Policy, Projects and Campaigns Manager, in late July. Nicola was instrumental in developing and launching our new database system, website and branding.

The CSPA is continuing to work with several organisations – including Age UK, Carers UK (Care Poverty Coalition), the National Pensioners Convention, Independent Age, the Charity for Civil Servants and other partners – on campaigns of common interest.

## Thanks

The CSPA would like to thank all members, their partners and volunteers for their support – without them it would be impossible to achieve all that we do for the benefit of civil service pensioners and older people.



# DGS round-up



## Deputy General Secretary David Luxton sets out his highlights from the past year, with a focus on membership and recruitment

### Membership and organisation

During 2023, considerable progress was made in updating and improving our communications with members through investment in our new website, to improve the flow of relevant news and information to members and attract new members to the CSPA. This was in addition to our traditional channels of communications through *The Pensioner* magazine, group circulars and local group newsletters. The new website also now simplifies the joining process, which can now be done through the website.

Encouraging progress was made in developing our new our customer relationship management (CRM) system to provide a more accurate picture of our overall membership and organisation.

A total of 386 new members were recruited during 2023, compared with 244 in the previous year. Unfortunately, however, we lost 4,720 members, including 3,120 who sadly passed away. The total membership at the end of 2023 was 37,060.

### Recruitment challenge

The CSPA continues to face a significant challenge in recruiting new members against a background of annual net losses of around 3,500 members and an ageing membership base.

In responding to these challenges, the Executive Council took positive steps during 2023 to implement a clear recruitment strategy, as detailed in Group Circular GC940 issued in July 2023 and debated at the October AGM.

The recruitment strategy built on the positive work undertaken by the New CSPA programme of work over the previous two years to focus on practical steps to raise the CSPA's profile in the civil service community.

It also highlighted who we are and what we do to represent the interests of civil service pensioners, as a means to attract new members.

Our overriding focus on recruitment is to attract

younger civil service pensioners, and those considering retirement, as well as appealing to those who have left employment in the civil service but have a deferred civil service pension. They are now eligible to join with the rule change agreed in October 2022.

This requires a focus on digital communications through email, website and social media to raise awareness of the CSPA, rather than relying on the traditional forms of communications, and above all engagement with working civil servants who are considering retirement.

As part of the new approach to recruitment, an



## Key elements of our recruitment strategy

- Highlight our CSPA brand offering at every opportunity to show who we are and what we do for members.
- Raise awareness of the CSPA in the wider civil service community.
- Showcase the support we provide for individual members.
- Focus our campaigning on civil service pension issues and the state pension and related issues, as well as other issues of importance to our members, such as the NHS, social care, transport and housing.
- Promote member benefits that are attractive and relevant to our members.



updated CSPA video highlighting what we do was shown to the 600 civil servants who registered for the joint CSPA/Cabinet Office webinars on the McCloud remedy for civil service pensioners, which were held on 22 and 29 November 2023. The video can also be viewed on the home page of the CSPA website at [www.cspa.co.uk](http://www.cspa.co.uk).

### Awareness of the CSPA in the civil service

A key element of our recruitment strategy is to highlight and promote the CSPA across the civil service community.

In May 2023, the CSPA exhibited at the FDA union conference in London, attended by many working civil servants across all government departments, which was helpful in developing working links with FDA members and training events.

The Cabinet Office invited the CSPA to exhibit at the spring 2023 series of civil service pensions regional employer forums in Cardiff 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. CSPA Pensions Cases Manager Christine Haswell attended the Cardiff forum, while Sally Tsoukaris and David Luxton attended the London Forum.

The Pensions Officer also attended the autumn regional employer forum in Liverpool and Cardiff in November, and was invited to join the top table speaker's panel for an open forum with the senior Cabinet Office pension team representatives.

The GS and DGS attended the London event, and

the DGS joined the speaker's panel on behalf of the CSPA, meeting with senior officials from civil service pensions administrator MyCSP as well as the Cabinet Office pensions team.

In November, the CSPA also worked with the Cabinet Office and MyCSP in delivering two successful webinars on the McCloud 2015 remedy on 22 and 29 November, which reached more than 600 civil servants interested in retirement issues.

## Two seminars with MyCSP and Cabinet Office were a success

Follow-up recruitment activity has taken place by email with all those who joined the webinars and were not currently CSPA members.

### Review of group and regional structure

Group Circular GC 936, issued in late February, invited comments from groups and branches on the recommendations from the working party tasked by the Executive Council with reviewing the regional and group structure, in response to Remitted Motion A17/22 from the 2022 AGM. The working party had met on three occasions. An article also appeared in the Spring 2023 issue of *The Pensioner*, inviting views from individual members and representatives.

The terms of reference of the working party were:

- To review the effectiveness of the current CSPA group and regional structure in England and Wales, taking account of the escalating rate of closures

	England and Wales	Scotland	Northern Ireland	Overseas	Totals
Membership at 1 January 2023	<b>33,834</b>	<b>3,381</b>	<b>4,058</b>	<b>507</b>	<b>41,780*</b>
Membership at 31 December 2023	<b>29,824</b>	<b>2,967</b>	<b>3,774</b>	<b>495</b>	<b>37,060</b>
Members recruited during 2023	<b>277</b>	<b>32</b>	<b>64</b>	<b>5</b>	<b>386</b>
Members lost during 2023	<b>4,010</b>	<b>414</b>	<b>284</b>	<b>12</b>	<b>4,720</b>

\* adjusted from previously published total following accuracy data-cleanse in 2023



On the campaign trail: David Luxton, Harry Brett and Mike Lawler in Manchester

of local groups and the decline in membership participation.

- To make recommendations to the EC for wider group consultation, on improvements to the current structure, whilst ensuring that those groups that continue to have active membership involvement will not be undermined, with the overall aim to encourage better member participation and interest in the work of CSPA and its aims on behalf of members.

## We invited comments on the group and regional structure

The members of the working party comprised:  
Chair: **Mike Lawler** (former Secretary Organisation)

EC Representatives:

**Les Calder** (South West Regional Representative)

**Richard West**

**David Owen** (Greater London Regional Representative)

**Harry Brett** (North West Regional Representative)

**Susan Hennah-Barham** (Eastern Regional Representative)

Group Representatives:

**\*Ian Millar** (Winchester Group)

**John Abingdon** (Bedford Group)

**Mike Buckley** (Sheffield Group)

**Clive Roberts** (East Devon Group)

Secretary: DGS **David Luxton**

*\* Ian Millar submitted his written views to the working party but wished to record that he decided to withdraw his involvement after the first meeting.*

GC 936 attracted comments on the initial recommendations from the working party from 18 groups and a number of individual members. All the comments received were considered by the Executive Council in April and referred back to the working party to finalise recommendations that the EC could put to the AGM in October 2023, taking account of all the comments received.

The final report and recommendations arising from the review were circulated to groups and branches in Group Circular GC 939 in early July.

The final recommendations were debated at the AGM under Motion A4/23 in October and a report of the debate on the motion at the AGM was published in the 2023 AGM report sent out with the Winter issue of *The Pensioner*.

### Travel insurance

As reported in the 2022 Annual Report, in July 2022 the Executive Council endorsed proposals for the new travel insurance arrangement through the not-for-profit Civil Service Insurance Society (CSIS), as reported to groups in GC 926.

The new arrangement by CSIS was launched in late October 2022. During 2023, many members had obtained travel insurance cover under the new arrangements. At the end of the year, the CSPA was in discussion with CSIS on extending the scope of the travel insurance arrangements in response to member feedback.

### 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. New offers and discounts included shopping discounts at

Halfords and membership of National Heritage. The range of discounts available can be accessed through the Parliament Hill page on the CSPA website [www.cspa.co.uk](http://www.cspa.co.uk). Members without internet access can telephone CSPA head office at 0208 688 8418 to receive a member benefits leaflet with relevant telephone numbers for the offers available.

### Group newsletters

Each local group is entitled to send out up to four newsletters each year to their members, paid for centrally. During 2023, 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 2023, in spring, summer, autumn and winter. Thanks are due to Editor Christine Buckley, who has brought in new contributors to the magazine, and to Square7 Media, which continued to publish *The Pensioner* on behalf of the CSPA.

The Square7 Media team continued to provide excellent levels of service and value for money, and thanks are especially due to Gaynor Garton for her guidance and design input, which help make the magazine so fresh and attractive to read and popular with members.

### Relationships with other organisations

#### Public Service Pensioners' Council

The CSPA continued to provide secretarial and administrative support to the PSPC during 2023.

However, by the end of the year, and in response to a worsening financial situation in PSPC, the Executive Council decided to review its staffing support, but would continue to be affiliated.

### National Pensioners Convention

During 2022, DGS David Luxton represented the CSPA on the NPC Executive Committee and sits on the Digital Exclusion Working Party. National Treasurer Mike Sparham served on the Finance Working Party and the Structure Working Party, and Pensions Cases Manager Christine Haswell served on the Income and Pensions

## The CSPA sent a delegation to 2023's NPC conference

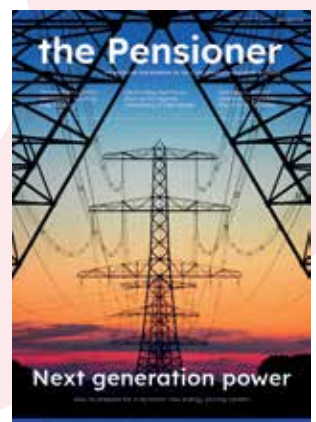
Working Party.

Tony Hall continued to serve on the NPC Executive Council and the Conference Standing Orders Committee during the year and attended the 2023 Special Delegate Conference and annual Pensioners Convention in July.

Sadly, Tony Hall passed away in November 2023. His huge contribution to the work of NPC as well as the CSPA will be greatly missed.

The CSPA delegation to the Special Delegate Conference in July included DGS David Luxton, Andy Aitchison, Mike Lawler and Tony Hall.

CSPA President Brian Sturtevant joined the CSPA delegation to the annual Pensioners Convention in July in place of the DGS.





We continued our affiliations with a range of pensioner organisations and The Lifeboat Fund

### Charity for Civil Servants

The CSPA continued to work with the Charity for Civil Servants throughout 2023, with regular meetings and promoting their wellbeing initiatives on the CSPA Facebook page and website.

### Civil Service Sports Council

During the year, the CSPA worked closely with the Civil Service Sports Council (CSSC) to mutually promote the work of our respective organisations within the wider civil service community.

The CSSC is also a Trusted Partner of the Cabinet Office, along with the CSPA and the Charity for Civil Servants.

### NARPO

The CSPA works closely with the National Association for Retired Police Officers (NARPO)

through the Later Life Ambitions consortium, with our parliamentary advisers 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

Mike Lawler was the CSPA's representative on The Lifeboat Fund charity throughout 2023.

## 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 local group and branch committees. Their work to encourage member involvement and participation is invaluable and the life blood of the CSPA.

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

**David Luxton, Deputy General Secretary**





# Who's who 2023-24

## CSPA officers

Chair: Linda Ridges-Waite (from October 2023)  
Vice-Chair: Don Makepeace (up to October 2023)  
Secretary Organisation: Mike Lawler (up to October 2023)

## Executive Council Regional Representatives

Eastern Region: Susah Henna-Barham  
Greater London: Dr David Owen  
North-East: Andy Aitchison  
North-West: Harry Brett  
Midlands: Kevin Bilson  
Southern: Greg Mountain  
South-West: Les Calder  
Wales: (vacant)  
Wessex: Tony Hall (up to October 2023)

## National EC members

Charles Cochrane, Les Priestley, Richard West,  
Roisin Lilley, Rose White

## Scotland Branch

Christine McGiveron, Wilson Macdonald

## Northern Ireland Branch

Tony McMullan

## Standing Orders Committee

Roy Lewis, Eileen Turner, Keith Yallop

## Finance Committee

Linda Ridges-Waite, Andy Aitchison, Charles Cochrane, Dr David Owen, Greg Mountain, Mike Sparham (National Treasurer)

## Finance and General Purposes Committee

Linda Ridges-Waite, Andy Aichison, Charles Cochrane, Tony McMullan, Christine McGiveron, Greg Mountain, Dr David Owen, Mike Sparham (National Treasurer)

## Organisation and Recruitment

Linda Ridges-Waite, Les Calder, Susan Henna-Barham, Dr David Owen, Les Priestley, Richard West

## Campaign Committee

Linda Ridge-Waite, Kevin Bilson, Harry Brett, Roisin Lilley, Les Priestley, Rosemary White

## National Pensioners Convention (NPC) Executive Council

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

## NPC Annual Pensioners' Convention

Andy Aitchison, Tony Hall, Les Priestley, David Luxton (DGS)

## Public Service Pensioners' Council (PSPC)

PSPC General Secretary: Christine Haswell  
PSPC Executive Committee: David Luxton (DGS)  
PSPC AGM delegates: Linda Ridges-Waite, Christine McGiveron/Cherry Dolan (Scotland Branch)

## Age UK – Stakeholder Meetings

Sally Tsoukaris (General Secretary)

## The Lifeboat Fund

Mike Lawler

## British Toilet Association

Andy Aitchison

## Additional attendees

- The President and Vice President can attend Executive Council meetings as ex-officio members.
- The General Secretary (GS), Deputy General Secretary (DGS), Pensions Policy Cases Manager, Digital Campaigns Manager, CRM Database Manager and Editor may also attend those sub-committees relevant to their role. The Minutes Secretary will also attend meetings of all sub-committees.

# Pensions report



**Pensions (Personal Cases) Manager Christine Haswell provides an update on key developments in this central aspect of the CSPA's work**

Since the 2022 report, the role has expanded beyond personal cases – although they are still very important, many coming through the website. It also involves more campaigning and responding to government consultations. Up-to-date and relevant issues are posted on the website and in *The Pensioner* magazine. The PPCM is also happy to attend regional and group meetings to discuss pensions.

## Personal cases

There have been a lot of cases over the year, mainly dominated by the McCloud/remedy issues that we have been working on with the Cabinet Office.

The number of overpayments cases coming to the CSPA has decreased massively, and widows/widowers pensions is an area where issues are still being raised, but that is often a discussion through the process.

Although we cannot give financial advice, we can help people navigate the system and give guidance. This is expected to focus more and more on McCloud/remedy cases as the “contingent decision” process gets under way from July 2024. This is for people who made a decision about leaving the civil service main pension scheme based on the age discrimination issue and now feel that they want to set the clock back based on the remedy.

## Explaining choices/checking figures

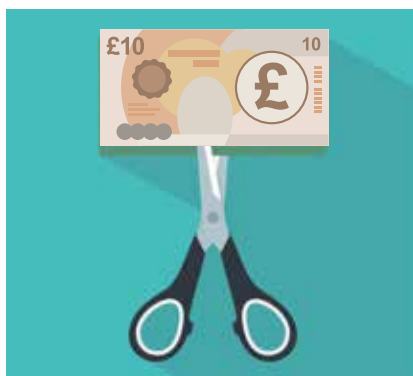
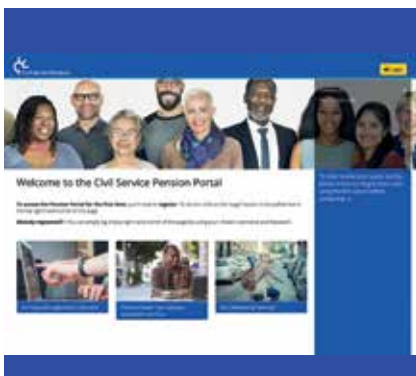
Widows/widowers pensions differ from scheme to scheme, so now we are seeing more complicated calculations from the newer schemes such as Premium, which means people want them checked. Members are also asking about partial retirement choices, added pensions and divorce.

## Chasing MyCSP/Cabinet Office

A lot of cases involve chasing MyCSP to get in touch with people and talking to Cabinet Office about members' concerns. This has mainly resulted in positive outcomes. For example:

- Mr X is getting a divorce, both parties are or have been civil servants, and there are children under 18 years old. What are the options around splitting pensions and is there any impact on the children's pensions? Because this was complicated, we drew on that guidance to develop an information guide to members, which has received positive feedback.
- Mrs W received a letter from MyCSP asking her to confirm her identity. She thought it was a scam and ignored it and her pension was suspended. We intervened and the pension was restored and backdated.

All pension schemes do carry out identity checks on samples of retirees as a check against fraud, so if you receive a letter from the administrators asking you to



confirm your identity and you are unsure, call MyCSP or contact us at the CSPA and we can check whether it is genuine.

### Remedy

The biggest issue in public service pensions is addressing the age discrimination resulting from protecting the older working members of the pension scheme in 2015. Those retiring since then will be making choices about their pensionable service in that remedy period.

In supporting members in this, we have been holding webinars with Cabinet Office officials, putting articles on the website and in *The Pensioner* magazine.

## We can help you with the choices around your pension

### Webinars

In April 2023, we held two webinars hosted by the CSPA with two senior legal and communications officials from the Cabinet Office. These introduced the age discrimination issue and consequential legal action. The Cabinet Office explained how they were to implement the remedy. Hundreds attended each event, both members and non-members.

In November 2023, the two webinars were again well attended by members and non-members. This time they discussed the process of implementing the remedy and explained the choices members affected will have to make. Questions followed and some of those are still being worked through.

### Pre-1987 widowers/widows pension

We continue to work with the Cabinet Office on the implementation of the legal cases known as Walker/Goodwin that equalize spouse benefits.

Women who are in the civil service pension scheme now, with service between 1978 and 1987 before spouse benefits for women scheme members were compulsory, will get another chance to provide cover for a spouse for that period.

Having different dates apply for spouse cover is seen as discriminatory for working people and the CSPA will be formally consulted on the way forward

## Guides

On the CSPA member side of the website, we provide information on issues that affect members. To help this year we have produced three guidance leaflets.

- **What to do when someone dies**  
This outlines the steps to take immediately someone dies, who to contact and sources of help.
- **Divorce and civil service pensions**  
Divorce is difficult for all concerned but complicated when pensions are involved – this guidance should help members in the process.
- **How to choose a care home**  
When a loved one needs extra care, particularly a residential home, the system is bewildering – this guide points to extra sources of help.



on the possibility for reopening the opportunity to provide pension benefits where the criteria fits for some retired women.

### Attendance of regional employer forums

A number of Cabinet Office regional employer forums have taken place over the year. At first, the CSPA had a stall enabling employer representatives to browse, but in addition for the autumn events the PPCM was invited to participate on the Q&A panel in Cardiff and Liverpool, while the DGS was involved in London.

# Campaign and database update



**Digital Campaigns Manager Verity Morrish looks back on a busy year reaping the benefits of a new website and branding**

The website has continued to evolve and improve since its launch in late 2022. The introduction of the option to join online has had a positive impact on recruitment. During 2023, nearly half of all new members joined via the website, and we saw a more than 170% increase in new member registrations compared with 2022.

The total number of new members recruited came to 661 in 2023 (313 of whom joined online) compared with 244 in 2022.

This upward trend is one we hope will continue into 2024 and we expect the percentage of online joiners to rise as we use more digital means to reach potential new members.

However, we will not be moving to a purely digital process as we understand the value and need for traditional sign-up and communication methods.

## I have focused on creating a hub for members

### A home for news, advice and information

Since joining in November, I have focused on continuing the work started on the members area, creating a hub for not just CSPA and pensions information, but for stories, events, news, help and advice relevant to members.

This focus has resulted in an increase in news articles, with an average of three new items being added per week, leading to members spending



longer on the site than previously. This increased focused and more regular updates are also reflected on the central CSPA website, and has resulted in an increased number of visitors.

### Webinars

We once again ran a series of free webinars in May and November on the 2015 remedy (McCloud). These events provided a huge boost to the profile of the CSPA, with attendees from inside and outside of our membership.

Over the four events, a total of 1,000 people registered, among whom just over half were not existing members.

We have a structured plan in place that began in November to maintain regular communication with this group of potential members. The aim is to showcase the benefits of joining the CSPA.



# CRM progress



## Customer Relationship Manager Robyn Hampson explains why having better quality data is starting to pay off

As the CRM (customer relationship management) system develops and is refined, it is helping CSPA members to get more out of their membership. It is also allowing the organisation to see more opportunities to expand.

Now able to pull more consistent and reliable data from our CRM, it is providing insight into the success of our campaigns,

### Maintaining a database is like tending a garden

and into areas to focus recruiting efforts based on demographics such as age, location and topical interests.

We are helping group leaders better understand and reach out to their members by issuing regularly scheduled group contact lists and Organisation & Recruitment (O&R) reports on demand.

We are striving to provide greater opportunity for community building and member outreach.

#### Improve and protect

We are always building strategies to improve and protect our data. Quarterly data cleanses and fortnightly workshops with our users help to build skills, raise awareness over data safety and ensure the health and security of the data we hold.

Efforts to correctly align our members'

contact preferences have saved the organisation thousands of pounds and greatly reduced the number of calls and returned post to HQ.

The technical refinements made to the CRM's functionality have resulted in quicker search times and a more user-friendly experience for users.

Maintaining and developing a database is, in many ways, like tending a garden. One must learn from limitations, make constant efforts to improve, and work to identify patterns and solve problems with agility. As they say in the industry: "Good data in, good data out."

The state of our system is constantly improving and will only serve the CSPA and its members increasingly well as it develops.



# Regional reports

## LONDON – David Owen

I am now approaching two years in the role of London Regional Representative. I would like to thank all of our group committees for their work on behalf of their members during the year.

All active groups continue to work on rebuilding their attendances post-Covid. Some progress has been made, with a few groups approaching pre-Covid attendance levels, but such attendance levels remain elusive for other groups.

We simulcasted our face-to-face London Region annual general meeting on Zoom to enable two members unable to attend in person to still participate. Some local groups have continued to simulcast their AGM and mandate meetings.

Croydon is looking to extend simulcasting to some of its other meetings but is finding that some guest speakers are reluctant to participate now that lockdowns have passed.

Our annual regional meeting was on 14 July at the First Division Association HQ, with 12 representatives in person and two on Zoom. DGS David Luxton was our guest speaker. I was pleased to again see a lively and energetic discussion develop.

I have now visited all of our active groups at least once, and some twice, gaining a clearer idea of their situation and to take any questions. To bridge the gaps between the annual meeting and visits to individual groups, we have also held further Zoom

With the approaching mayoral election in May, we have seen more progress than in previous years. However, questions remain about the resourcing and exact content of the Mayor's proposed age-friendly plans.

It also has to be remembered that in London responsibility for addressing certain age-related issues, such as adult social care, lies with the 32 individual London boroughs.

We currently have eight fully active groups: Inner London, Southend on Sea, Lewisham & East Southwark, Croydon, Kingston, Twickenham, Hillingdon, and Harrow.

Bexley had been experiencing significant difficulties in forming a committee, and also with attendances since Covid, and has formally closed, although I remain in contact with former committee members to keep them updated.

The active groups now represent just over 50% of national members within our region. This is clearly an area requiring further attention, as groups remain the keystone of our democratic processes.

But 'no group' members have a very limited voice. In consultation with our active groups, I continued to develop various proposals to increase the percentage of members represented by active groups in London.

Implementation of the proposals had to be put on hold as a result of difficulties with our new database, postal costs and pending the decisions taken at the 2023 AGM. These have now been revived, and will be implemented via notices in *The Pensioner*, announcements on the member pages of our new website and meetings in 'no group' locations in early 2024.

If you are allocated to an inactive group and have something you would like to bring to my attention, please email me at [private.dr davidowen@btinternet.com](mailto:private.dr davidowen@btinternet.com) placing 'CSPA' at the start of your title line. If you do not have email, please send me a note or give me a call. My contact details are in the current issue of *The Pensioner*.

Thanks for taking the time to read this update and have a good summer.

## We currently have eight fully active groups in London

meetings for representatives from every group to discuss developments, sharing, closer working and so on. These meetings are configured so that those without IT facilities can join in audio only from their landline to minimise digital exclusion.

The London Age Friendly Forum (LAFF) prompts the Mayor of London to both include, and support with appropriate resource, the age-friendly policies promised at the last election in the GLA's plans.

### **SOUTH WEST – Les Calder**

Over the past 12 months or so I attended meetings of all the active groups in the South West Region – those at Bath, Bristol, Plymouth and my own East Devon Group, which I also chair with considerable support from our Secretary Clive Roberts, a master of newsletters. Unfortunately, during this time Weymouth Group closed despite the valiant efforts of their Secretary, Janet Harris.

Over recent years, our original 12 groups have been reduced to four, all of which to some extent are struggling to attract members attending. As I write, it seems likely that Bath & District may well close in 2024 unless there is a surge of interest. This group has been kept afloat due to the efforts of Secretary Alf Riley, but time is running out. I Bath go, this will mean in our region only around 35% of CSPA

members will be represented by active groups, with the remaining 65% in closed group areas.

Motions were passed at our conference, following a report from a working party on which I served, to investigate a form of regional structure to cover these closed group areas. This is ongoing, and I feel this is very important for our region in view of the present state we are in.

As a first step, I have arranged an online session to which I have invited any member within these closed groups to join me for a friendly chat to see how we can best represent them as members.

As the Regional Representative for the South West, I am happy to be in contact with any member, be it online or by telephone. My details are set out in your current edition of *The Pensioner*.

### **NORTH EAST – Andy Aitchison**

The North East region currently has five active groups – Newcastle & District, Scarborough & District, Sheffield & District, Teesside and West Yorkshire. There are now five closed groups – Darlington, Harrogate, Hull, Lincoln and York.

A special mention must go to Keith Preece, who for so long kept Harrogate Group running until unfortunately they had to close this year.

We held our regional meeting at the Copper Beech Hotel in Darlington on 8 June 2023. Once again, it was well attended, with CSPA Deputy General Secretary David Luxton updating us on current campaigning issues, changes in CSPA HQ personnel and progress on organisation and recruitment. Some excellent discussion was complemented by the customary two-course lunch.

All active groups in the North East held in-person meetings during the year, including Newcastle Group's very successful meeting on 19 September, when Christine Haswell, CSPA Pensions and

Personal Cases Manager, gave an excellent update on pension issues. Sheffield Group has continued to flourish and has moved its venue to a room in Sheffield Cathedral, enjoying a well-attended first meeting there on 14 December. I visited Scarborough Group in April for its AGM and was pleased to hear they have attracted a few new members to their meetings.

I was able to visit all active groups at least once during the year and am impressed by the dedication and enthusiasm of group officers and committee members. Along with help from these officers, I am looking at ways to communicate with members in the region who do not have access to an active group. This is an important issue, as is the need to recruit new members.

Unfortunately, due to a personal matter I was unable to attend October's AGM in Kenilworth. But I was reassured to hear that delegates from groups in the North East made excellent contributions.

## **NORTH WEST – Harry Brett**

North West Region, I am pleased to say, continues as before. We have one group representing Greater Manchester, which now encompasses what was previously three groups in Bolton, Manchester and Stockport.

Stockport have continued with a quarterly social event to which all group members are invited, and the business end of the group is managed by meetings in the centre of Manchester. With good transport links to the centre of Manchester they now have committee members from all of the previous groups.

Liverpool Group thrives. It was in danger of closing just before Christmas, but with encouragement from me and Mike Lawler, we were able to keep it going.

Chester remains as a functioning group, holding monthly meetings with an interesting series of invited speakers. The Wirral has had its difficulties, but through the sterling work of Mike Lawler has been able to carry on.

All groups would greatly benefit from more participation from members. There are a

number of non-active groups in the North West – Blackpool & 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 apprised of CSPA work. I would always welcome new members to join the email list so they can retain some involvement.

By the time you read this, I will have carried out visits to each of the centres of the non-active groups. I will be doing this in April and May in the hope of restarting the groups.

The CSPA EC are extremely concerned that more than 60% of the total membership are under-represented, as they do not belong to an active group.

As a result of a working party I was involved in this year, the intention is to set up some form of regional group to represent those currently belonging to non-active groups. Whilst the CSPA would much prefer that all members of the CSPA belonged to a working thriving group, we must accept the current situation and try and improve the present lack of representation.

## **EASTERN – Susan Hennah-Barham**

I was officially elected Eastern Regional Representative at the national AGM in 2022. Eastern Region has four active groups: Bedford & District; Cambridge & District; Clacton & District; and Norfolk & Suffolk.

Most of these groups have local meetings four times or more a year and all would welcome more members to attend. These may be advertised in *The Pensioner* and online on the CSPA website.

Groups also send newsletters to their group members by email and/or post. All Eastern groups sent at least one representative to the CSPA AGM in 2023 and two groups put forward some excellent and pertinent motions to conference all of which were agreed.

## **NORTHERN IRELAND – Tony McMullan**

As an autonomous branch within the CSPA family, 2023 was another busy year for the Northern Ireland Branch. Here are the main areas of its work:

### **Civil service pensions**

The national pension increase for civil service pensioners doesn't automatically increase for retired civil servants in Northern Ireland. The branch lobbied Civil Service Pensions (CSP) of the Department of Finance that our pensioners should receive the same increase as retired civil servants in Great Britain. This was agreed, giving pensioners a 10.1% increase.

### **Overpayments**

More than 70 civil service pensioners received letters from CSP indicating they had received overpayments in their pension and would have to move to a recalculated rate of pension to repay the overpayments. These ranged from a few thousand pounds to more than £90,000. The branch told CSP

that as the members had received the money and some had spent it, the overpayments should be written off. Whilst initially against this, the Permanent Secretary of the Department of Finance agreed to write off the overpayments.

### **70th anniversary**

2023 was the 70th anniversary of the first civil service pensioner organisation being set up in Northern Ireland. The Branch AGM took place in Belfast City Hall, hosted by the Lord Mayor, Councillor Tina Black.

### **Active Ageing Strategy**

The branch wrote to the Department for Communities seeking an update on its Active Ageing Strategy. The department had updated its original 2016 publication and had engaged with a range of older people about their experiences and areas for consideration in any new strategy.

### **Commissioner for Older People**

Collaboration with the Commissioner's office continued throughout the year. The Commissioner attended the 70th anniversary AGM and branch representatives attended a series of meetings with him during the year.

### **Review of concessionary fares**

In the absence of a functioning Executive and Assembly, the Secretary of State for Northern Ireland ordered a public consultation on some income-generating activities and areas where expenditure could be reduced.

One area was the concessionary fares for bus and rail travel in Northern Ireland and the Republic of Ireland. The branch submitted a response strongly opposing any interference with the current provision. It joined other pensioner organisations, unions and political parties in a campaign to oppose change. There was a huge public response to the consultation, almost all strongly against. At the end of the year, the Department for Infrastructure had still to announce what it planned to do.

### **Branch newsletter**

The Branch decided to publish its own newsletter three times a year. The four-page colour publication

is written in Northern Ireland and designed, printed and posted by the publisher that produces *The Pensioner*. To date there has been a very positive response to it.

### **Assembly All Party Group**

Even though the Northern Ireland Assembly hasn't been functioning, the all-party groups have continued to meet. The branch has observer status to the group on older people. Among the issues discussed were corporate healthcare, GP services, hospital waiting lists, prevention and early intervention and a review of adult care.

### **National Pensioners Convention**

The branch continued to have representatives on the NPC NI, which undertook a range of activities on behalf of all pensioner groups. They also distributed leaflets on its Annual Pensioner Dignity Day.

## **The branch sent four delegates to the CSPA AGM**

### **CSPA AGM**

The branch sent four representatives to the national CSPA AGM in Kenilworth in October and submitted one motion calling for the creation of a national social care service similar to the NHS. This was carried unanimously.

### **Specsavers deal**

The exclusive Specsavers deal, which the branch negotiated, allowing members a £20 Specsavers voucher, was very successful. At the year's end 140 members had obtained a voucher – a total saving of £2,800.

### **New legal offer**

Following negotiations with McCartan Turkington Breen, a range of either free or discounted legal offers were obtained for members. They include free wills, a free initial 20-minute phone consultation and discounted rates on power of attorney and estate planning.

## SCOTLAND – Christine McGiveron

Scotland Branch no longer, sadly, has any remaining local groups, with the final one, Edinburgh, officially closed at the Scotland Branch AGM in March 2022.

The Branch AGM was held in the National Piping Centre, Glasgow on 9 March 2023 and the attending members unanimously agreed Wilson Macdonald be elected as the Scotland Branch Chair.

This position had been vacant for some months, due to the continuing ill health and necessary retirement of previous Chair John McGiveron.

### Our new meeting venue has proved to be popular

All other officers agreed to serve another year. The Membership Secretary also took on the extra work of becoming Branch webmaster and to continue his valuable database responsibilities.

The necessary alterations to the Branch constitution were unanimously ratified at this AGM, including members meetings, outings and events, such as the Christmas lunch, being open to all Scottish members.

Although some members, particularly on the east coast, suggested they would attend a group meeting in their area if there was one, no members showed an interest in forming a group committee, which is an essential constitutional requirement in the formation of a recognised group.

The Branch has advertised requests for this in both *The Pensioner* magazine and branch newsletters, without success.

With the group closures and the Renfield

Conference Centre, Glasgow raising its room hire costs and not re-opening the café, it was agreed to hold future members meetings in a new venue.

The Griffin pub in Bath Street offered a reasonable room hire charge, with the attending members able to enjoy a good-quality pub lunch/snack if they wished.

This proved to be popular, with four meetings, open to all Scottish members, taking place last year.

A virtual option to attend was on offer to members who could not attend in person. Sadly, attending member numbers continued to decline.

The summer outing was in June to Dumfries House in the East Renfrewshire Community Transport Wee Red Bus. This was driven by the Branch Membership Secretary as he is a volunteer driver for the charity in this area.

The bus was hired to keep costs down, and the outing was a great success for 14 members, some visiting attractions such as the walled garden, maze and Chinese bridge, others enjoying the beautiful sunshine and the food and drinks in the Coach House.

The members ended the year with a Christmas lunch in the Pipers' Tryst restaurant in the Piping Centre.

Scotland Branch newsletters, issued quarterly, are an important way of keeping in touch with the membership.

The Branch continued its affiliation with Age Scotland and the Scottish Older People's Assembly (SOPA) with Branch officers attending SOPA's AGM and various meetings.

# Financial Report and Statement of Accounts 2023

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## Executive Council report for the year ended 31 December 2023

The Executive Council presents its report and the audited financial statements for the year ended 31 December 2023.

### 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 is required to prepare financial statements for each financial year. The Executive Council has elected to prepare the financial statements in accordance with United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The Executive Council must not approve the financial statements unless it is satisfied that they give a true and fair view of the state of affairs of the Alliance and of the profit or loss of the entity for that year.

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

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Alliance will continue in business.

The Executive Council is responsible for keeping adequate accounting records that are sufficient to show and explain the Alliance's transactions and disclose with reasonable accuracy at any time the financial position of the Alliance.

It is also responsible for safeguarding the assets of the Alliance and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each 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
- 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 17 April 2024 and signed on its behalf by:

**Linda Ridgers-Waite**  
Chair

**Sally Tsoukaris**  
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 2023, 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 2023, 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.

B M Howarth Ltd  
Chartered Accountants  
West House  
King Cross Road  
Halifax HX1 1EB

21 March 2024



## Profit and loss account for the year ended 31 December 2023

	2023 (£)	2022 (£)
Income	1,087,497	849,292
Expenses	(999,828)	(987,066)
<b>Gross Profit/(Loss)</b>	87,669	(137,774)
Other gains/(losses)	15,607	(47,274)
<b>Profit/(Loss) before taxation</b>	103,276	(185,048)
Tax on Profit/(Loss)	(2,016)	1,220
<b>Profit/(Loss) for the financial year</b>	101,260	(183,828)
Retained earnings brought forward	1,047,783	1,231,611
Retained earnings carried forward	1,149,043	1,047,783

## Balance sheet as at 31 December 2023

	Note	2023 (£)	2022 (£)
<b>Fixed assets</b>	2	1,617	3,592
<b>Current assets</b>			
Investments	3	424,105	401,298
Debtors	4	36,082	79,086
Cash at bank		750,063	623,650
		1,210,250	1,104,034
<b>Creditors falling due within one year</b>	5	(62,824)	(59,843)
<b>Net current assets</b>		1,147,426	1,044,191
<b>Net assets</b>		1,149,043	1,047,783
<b>Capital and reserves</b>			
Profit and loss account	6	1,149,043	1,047,783
		1,149,043	1,047,783

The Executive Council acknowledges its responsibilities for complying with the requirements of the constitution with respect to accounting records and the preparation of accounts. These accounts were approved by the Executive Council for issue on 17 March 2023 and signed on its behalf by:

**Linda Ridgers-Waite**  
Chair

**Sally Tsoukaris**  
General Secretary

**Mike Sparham**  
National Treasurer

## Notes to the financial statements for the year ended 31 December 2023

### 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 2023	21,075	21,075
Additions	-	-
At 31 December 2023	<u>21,075</u>	<u>21,075</u>
<b>Depreciation</b>		
At 1 January 2023	17,483	17,483
Charge for the year	1,975	1,975
Eliminated on disposal	-	-
At 31 December 2023	<u>19,458</u>	<u>19,458</u>
<b>Net Book Value</b>		
At 31 December 2023	<u>1,617</u>	<u>1,617</u>
At 31 December 2022	<u>3,592</u>	<u>3,592</u>

<b>3. Investments</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
Listed investments	424,105	401,298
	<u>424,105</u>	<u>401,298</u>

### Fixed asset investments revalued

The fair value of the listed investments at 31 December 2023 being £424,105 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 2023	401,298
Retained distribution	7,200
New investment	-
Revaluation gain/(loss)	15,607
At December 2023	<u>424,105</u>
<b>Carrying amount</b>	
At December 2023	424,105
At December 2022	<u>401,298</u>

<b>4. Debtors</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
Trade debtors	2,888	38,730
Prepayments	31,974	32,322
Tax adjustment re previous year	1,220	1,220
VAT debtor	-	6,814
	<u>36,082</u>	<u>79,086</u>

<b>5. Creditors</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
Trade creditors	20,483	32,800
Corporation tax	2,016	-
Group trust fund	21,401	16,382
VAT	6,389	-
Payroll taxation	9,699	7,476
Pension fund	331	-
Accruals and deferred income	2,536	3,185
	<u>62,824</u>	<u>59,843</u>

<b>6. Reserves</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
Balance brought forward	1,047,783	1,231,611
Profit for the year	101,420	(183,828)
Balance carried forward	<u>1,149,203</u>	<u>1,047,783</u>

## Appendix 1: Detailed Profit and Loss Account for the year ended 31 December 2023

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

Income	Notes	2023 (£)	2022 (£)
Subscriptions - England & Wales		880,580	656,017
Subscriptions - Scotland		92,724	68,992
Subscriptions - Northern Ireland		28,204	20,476
Advertising		72,841	84,100
Donations		46,070	41,483
Bequests		500	-
The Pensioner		39,044	38,063
Campaign fund		23,324	13,268
Miscellaneous		-	(242)
AGM receipts		2,388	2,254
Dividends		7,200	3,610
Interest / redeemed stock		7,346	829
Corporation tax repayable		-	414
<b>VAT</b>		<u>(112,724)</u>	<u>(79,972)</u>
		<u>1,087,497</u>	<u>849,292</u>
<b>Expenses</b>			
The Pensioner	1	222,247	223,173
Advertising sales commission		-	20,650
Executive Council expenses	2	24,678	19,019
Accommodation, administration & support	3	454,878	420,971
Recruitment & publicity	4	29,600	61,150
Group support & development	5	14,503	21,653
Legal/Survey/Delap claims		-	493
Accountancy		16,548	13,095
HR fees		13,771	-
Annual general meeting		52,135	53,452
Miscellaneous including publications		459	2,883
Subscriptions to Scotland		92,623	68,992
Subscriptions to Northern Ireland		28,204	20,476
Affiliation fees	6	2,454	2,300
Insurance		4,121	4,120
Campaigning activity		28,822	35,272
Campaign fund		12,810	12,810
Depreciation/ Fixed asset write off		1,975	6,557
		<u>999,668</u>	<u>987,066</u>
<b>Gross Profit/(Loss)</b>		<u>87,829</u>	<u>(137,774)</u>
<b>Other gains/(loss)</b>			
Change in fair value of listed investments		15,607	(47,274)
<b>Profit/(Loss) before taxation</b>		103,436	(185,048)
Corporation tax		<u>(2,016)</u>	<u>1,220</u>
<b>Profit/(Loss) for the financial year</b>		<u>101,420</u>	<u>(183,828)</u>

## Notes to the Detailed Profit and Loss Account for the year ended 31 December 2023

<b>1. The Pensioner</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
Printing	86,485	81,058
Postage	87,489	91,313
Fulfilment	22,742	26,008
Tapes for the blind	131	894
Design and management fee	21,000	21,000
Professional fees	4,400	2,900
	<u>222,247</u>	<u>223,173</u>
<b>2. Executive Council expenses</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
Support and services	-	171
Travel and subsistence	9,681	2,968
Room hire	1,155	-
Miscellaneous	900	1,122
Regional representatives	5,140	2,951
Honoraria	7,802	11,807
	<u>24,678</u>	<u>19,019</u>
<b>3. Accommodation, administration &amp; support</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
<b>Staffing</b>		
Salaries and PAYE	341,139	317,433
Stakeholder pension	9,327	10,239
Salary refund	(4,890)	(4,890)
	<u>345,576</u>	<u>322,782</u>
<b>Premises</b>		
Rent	22,166	22,166
Service charges	7,601	4,998
Rates	8,007	7,027
Cleaning/ water bottles	3,852	3,516
Insurance	246	114
	<u>41,872</u>	<u>37,821</u>
<b>Communication, support &amp; services</b>		
HQ cost of Zoom	135	348
Stationery	1,970	2,208
Posting and franking machine	14,096	11,722
Telecommunications equipment	9,256	9,670
Printer/photocopier	7,630	7,814
Computer hardware/software	22,710	19,358
General data protection	4,169	2,400
Equipment maintenance	2,601	679
	<u>62,567</u>	<u>54,199</u>
<b>General</b>		
Travel and subsistence	2,627	2,993
Training	1,125	1,720
Miscellaneous	1,111	1,456
	<u>4,863</u>	<u>6,169</u>
	<u>454,878</u>	<u>420,971</u>

<b>4. Membership, recruitment &amp; publicity</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
Advertising & promotion	-	442
Merchandise	-	3,686
Membership services	29,600	57,022
	<u>29,600</u>	<u>61,150</u>
<b>5. Group support &amp; development</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
Reimbursement groups	12,987	19,790
Miscellaneous	-	50
Regional meetings	1,372	1,768
Room hire	144	45
	<u>14,503</u>	<u>21,653</u>
<b>5. Affiliation fees</b>	<b>2023 (£)</b>	<b>2022 (£)</b>
NPC	1,125	1,125
AGE Platform Europe	419	400
PSPC	520	417
Carers UK	190	158
Tax Justice Network	200	200
	<u>2,454</u>	<u>2,291</u>

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