



# AGM 2025

## RECORD OF DECISIONS



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## The 71st Annual General Meeting (AGM) of the Civil Service Pensioners' Alliance was held at the Chesford Grange Hotel, Kenilworth, Warwick CV8 2LD on Wednesday 8 and Thursday 9 October 2025.

The Chair, Les Priestley, welcomed the Town Mayor of Kenilworth, Councillor James Kennedy, to open the AGM. Councillor James Kennedy opened the AGM.

The town had celebrated Kenilworth's rich heritage, including the 450th anniversary of Queen Elizabeth 1's historic visit. Events like these reflected the town's deep roots and vibrant spirit. Projects such as Kenilworth Revealed invited residents and visitors to explore the stories embedded in the town's streets, buildings and green spaces.

The Mayor invited everyone to explore Kenilworth, connect with its people and contribute to its living history. Together, a future could be built where every child was supported and every story remembered.

### Chair's Welcome and Opening Remarks

The Chair, Les Priestley, opened by reflecting on a challenging but rewarding year, and expressed pride in colleagues' efforts.

Two main points were highlighted: the importance of "protecting what you've earned" regarding occupational pensions, explaining salary adjustments and dispelling media myths about "gold-plated" pensions; and intergenerational fairness, noting media misrepresentations and emphasising the complexity of wealth distribution among pensioners.

A minute's silence honoured members who had passed away. AGM procedures were outlined: improved motion slides, specific seating for speakers, time limits to ensure efficiency, and a single ballot for the five national EC posts. Voting cards and standing orders were explained, with questions invited before the next item. The Chair then called on Keith Yallop to present the Standing Orders Committee (SOC) report.

### Report of the SOC

Keith Yallop, SOC Chair on behalf of the SOC, moved SOC Supplementary Report No 1.

SOC Supplementary Report No 1 was **AGREED**.

### Appointment of Tellers and Scrutineers

The Chair, Les Priestley, moved that AGM Tellers to be appointed were John Hickey, Alan Swift and Romy Neves and that Scrutineers to be appointed were Mike Duggan, Marion McAuliffe, Nadeene Morris and Katrina Hicks.

Appointment of Tellers and Scrutineers was **AGREED**.

### Voting Figures

The Chair, Les Priestley, informed the AGM delegation of the following voting figures:

Total: 21,652  
Simple majority: 10,827  
Two-thirds ( $\frac{2}{3}$ ) majority: 14,435  
One group failed to register attendance.

### Adoption of the Report of the 2024 AGM and any Matters Arising

#### Presentation of the Annual Report 2024

The General Secretary, Sally Tsoukaris, proposed the adoption of the CSPA's 2024 Annual Report. The CSPA remained committed to advocating for the protection of its members' earned entitlements and to representing members through ongoing engagement with the Cabinet Office.

Whilst remaining strictly non-partisan, the CSPA actively sought to influence policymakers across the spectrum in the best interests of its members.

Primary campaigns continued to focus on ensuring that civil service pensions rose in line with inflation, safeguarding the state pension triple-lock, addressing the impact of frozen tax thresholds, reversing policy changes such as 2024's reduction to the winter fuel allowance – which had been restored following collaborative campaigning – and promoting improvements to health and social care in partnership with others.

There had been positive developments more recently: civil service pensions increased by 6.7% in April 2024 and by 1.7% in April 2025, based on the preceding September's CPI figures. State pensions rose by 8.5% in April 2024 and 4.1% in April 2025, with a projected increase of 4.7% in April 2026 under the triple-lock, pending the Chancellor's autumn Budget.

However, with a £20-40 billion deficit anticipated for the UK economy, the CSPA must not become complacent and would continue to advocate strongly for the preservation of the triple-lock, a mechanism that was vital in aligning state pensions with the cost of living and wage increases. Despite this, the UK's state pension remained less generous compared with other developed nations, both in value and as a percentage of GDP.

It was important to note that if the triple-lock were to be removed due to concerns about affordability amid an ageing population, there would still be a need to secure a minimum standard of living for pensioners.

From April 2025, the new state pension would be just £597 below the frozen tax threshold, equating to 95% of the personal allowance. In 2025, this gap would narrow to just £35, resulting in many pensioners paying tax directly on their state pensions for the first time. This situation required urgent attention, and the CSPA urged for the personal tax allowance to be increased in line with inflation, backdated to April 2022.

There was significant speculation ahead of the autumn Budget. For example, the Resolution Foundation had proposed imposing a 2% National Insurance contribution on pensioners to align their tax burden with that of working people, offset by income tax reductions. The CSPA's position was clear: current

pensioners had contributed throughout their working lives and already paid their fair share of taxes and National Insurance.

The frozen tax threshold had led to almost nine million taxpayers aged over 65 today, compared with 4.9 million in 2010/11, pushing average incomes closer to the minimum needed for a decent retirement.

The National Insurance scheme was contributory, and those receiving the new state pension since 2016 had fulfilled their obligations. It was neither appropriate nor equitable to require further contributions from retirees or to raise income tax in a way that disproportionately affected those on lower and moderate pensions – two-thirds of whom were still on the older, lower basic state pension. These groups were especially vulnerable, with millions living in or near poverty.

The CSPA's collaboration with Later Life Ambitions (LLA) continued, building on the 2023 LLA Pensioners' Manifesto to engage MPs, peers and candidates before the general election.

LLA's tenth anniversary was marked by a parliamentary event in December 2024 reinforcing lobbying efforts. A new LLA Budget for Later Life would be launched in the House of Commons in October prior to the Chancellor's Budget. This would advocate for long-term, responsible economic decisions benefiting both pensioners and wider society, echoing many CSPA policy positions.

Regarding the state pension age, set to rise from 66 to 67 in April 2026 and to 68 by 2046, the CSPA jointly campaigned with the National Pensioners Convention (NPC) under the message "68 is too late" and would soon submit LLA evidence to the ongoing review led by Dr Suzy Morrissey.





On the winter fuel allowance, the CSPA joined a coalition urging the government to reinstate universal payments. After sustained advocacy, the Chancellor's June decision to restore payments for pensioners earning less than £35,000 this winter was welcomed – a step forward, although not yet universal.

With Capita assuming administration of the pension scheme from MyCSP on 1 December 2025 the CSPA raised concerns regarding their suitability for managing 1.6 million members.

The Cabinet Office continued to provide reassurances, and the CSPA was monitoring the transition closely, submitting evidence to both the National Audit Office and the Public Accounts Committee, supported by member feedback.

Industrial action by PCS staff had caused delays and reduced response times in casework, with priority given only to urgent cases.

The CSPA was grateful for the ongoing efforts of its team, particularly Pensions Case Manager Chris Haswell, in supporting members during these challenges, which underscored the value of CSPA membership. An increase in new applications reflected this recognition.

Capita was preparing resources to explain upcoming changes to members, including updated contact arrangements. On health and social care, the CSPA continued to work with partners including the NPC, the Care & Support Alliance and the Carer Poverty Coalition, pushing for substantive reform. Updates on engagement with the Casey Commission and policies such as NHS England's tenure plan were regularly shared with members.

Following a comprehensive review of CSPA democratic structures, consultation with members, groups and branches resulted in recommendations to increase participation. Notably, participation rates at AGMs had fallen, highlighting a democratic deficit despite recent group mergers and boundary changes.

Trial changes, such as allowing direct votes for Executive Council (EC) posts would be considered if Motion A17 were to be passed at the AGM.

The EC also requested consideration of its legal status as an unincorporated, not-for-profit association, with Motion A7 proposing the initiation of a consultation process, without a predetermined outcome, to examine future options.

Before moving for adoption of the Annual Report, the General Secretary noted a correction to the

Membership & Organisation Report on page 9 of the 2024 Annual Report. Corrected figures were published on the CSPA website as an addendum and were included with the supplementary standing orders report.

Since AGM 2024, CSPA HQ had relocated to 160 Falcon Road. Sincere thanks were recorded to outgoing staff Benedetta Makanju, Doreen Parkinson and Lorraine Lydon, and CSPA HQ would be recognising Marion McAuliffe for her longstanding service on her retirement at the end of the year.

Welcomed warmly to the CSPQ HQ staff team were Rose Cooney, Nadeene Morris and Katrina Hicks. An outline of current responsibilities and updated staff information would be circulated shortly.

In closing her report, the General Secretary extended her deep appreciation to the entire CSPA team, EC and CSPA members for their ongoing dedication. The CSPA's strength lay in this collective commitment. All were thanked for their continued support.

The 2024 Annual Report was commended for adoption, subject to inclusion of the amended table referenced earlier.

Adoption of 2024 Annual Report was **AGREED**.

### **Presentation of the Statement of Accounts 2024**

The National Treasurer, Mike Sparham, presented the statement of accounts for the year ending 31 December 2024. The CSPA achieved a surplus of £16,055, exceeding expectations and the budget. By the end of 2024, total assets stood at £1.17 million, indicating solid financial health for the CSPA.

However, two issues impacted the CSPA's income: declining membership reduced subscription income (which was £845,792, making up 85% of total income), highlighting heavy reliance on subscriptions. Efforts to recruit and retain members continued.

Additionally, higher-than-expected investment returns in 2024 could not be guaranteed in future years due to market volatility and anticipated interest rate drops. Trustees regularly monitored investments to maintain prudence.

The CSPA consistently covered day-to-day costs with its income, achieving savings in postage, phone and copying expenses. Exceptional one-off expenditures, such as moving premises in 2024 (net cost £8,500), were met from reserves.

The EC considered raising subscriptions again after the 2023 increase but decided against it for now due to sufficient reserves. Nevertheless, a rise might become necessary in 2026 if needed.

CSPA policy was to approve new spending only if it improved member service, aided recruitment, increased efficiency or generated income. The CSPA remained committed to prudent financial management, ensuring unnecessary expenses were not incurred. The National Treasurer thanked the Executive Council and all CSPA HQ staff for their continued support.

Adoption of the Statement of Accounts 2024 was **AGREED**.

**Welcome to Guests**

The Chair, Les Priestley, welcomed guests from CSPA partner organisations: Ann Pelaez and Spencer Barden, Civil Service Insurance Society; Major General Neil Marshall, Forces Pension Society; Sandra Durkin, PCS ARMS; Jan Shortt, National Pensioners Convention; Verity Williams, Charity for Civil Servants; Bernard Seymour, Affinity Solutions; Richard Critchley, NARPO; and Matthew Boyd, Connect.

**Introduction of New Candidates / Ballots open**

The Chair, Les Priestley, confirmed that, following John McLaughlin’s withdrawal from nominations, there would not be an election for SOC. For the Executive Council, there were six candidates for five positions; five votes could be cast. The ballot box was at the front of the stage. The candidates were: Mike Buckley, Charlie Cochrane, Pam Flynn, Linda Ridgers-Waite and Stuart Todd. Richard West was absent due to family health reasons.

**Section A**

**A. CSPA Business: Constitutional Amendments**

Note: for Constitutional Amendments to be carried, a two-thirds majority was required in accordance with Rule 12 and the stipulations of Appendix 1 – Standing Orders, 26(d).

**MOTION A1**

Rule 5(b) – Amend “The Quorum shall be nine …” to “The Quorum shall be 50%+1 of the Executive Council, excluding the Appointed Officers”.

Moved by John McLaughlin (Bedford & District).  
Seconded by John Abingdon (Bedford & District).

The motion was **CARRIED** nem con with the necessary two-thirds majority.

**MOTION A2**

Rule 6(a)(i) – Delete “Malta”  
Rule 6(a)(iii) – Delete “and Malta”; add “and” before “Scotland”  
Rule 6(a)(iii) – Delete last sentence (“Where the Executive Council is to consider…)

Moved by John McLaughlin (Bedford & District).  
Seconded by Stanley Kordys (Clacton & District).  
Supported on behalf of the Executive Council by Charlie Cochrane.

The motion was **CARRIED** nem con with the necessary two-thirds majority.

**MOTION A3**

Rule 7 (a) (ii) – Delete the words: “and individual members attending”

and insert new rules:

7 (a) (iii) The EC shall have discretion to meet from central funds the reasonable expenses of members attending who are not covered by a Group or Branch, with due regard to the overall cost.

7 (a) (iv) Other members shall bear their own costs, although the EC shall have the authority to meet part of the cost at their discretion.

Moved by the National Treasurer, Mike Sparham, on behalf of the Executive Council.  
Seconded by John McLaughlin (Bedford & District).  
Supported by David Parkinson (West Yorkshire).  
Right of reply exercised by National Treasurer.

The motion was **CARRIED** nem con with the necessary two-thirds majority.

**MOTION X4** was ruled out of order and not tabled for debate.

**MOTION A5**

Rule 9 (b) – delete rules (i), (ii) and (iii) in their entirety and insert the following rules in their place:

- (i) Membership shall commence, and subscriptions become payable, when eligibility for membership under rule 3 has been confirmed and either a direct debit mandate verified or a deduction from pension arrangement confirmed.
- (ii) Subscriptions shall be paid monthly by direct debit or deduction from pension, at a rate determined in a card vote at a General Meeting, except as in (iv) below.
- (iii) There shall be subscription rates for individual membership and for joint membership (member with spouse or partner).
- (iv) Members as at 1 January 2026 who are paying their subscription annually by cheque or direct debit may continue to do so until either the direct debit is cancelled or a cheque payment is not received by 30 June each year. In either case, membership shall then cease immediately.

Renumber rule 9 (b) (iv) as 9 (b) (v).

Moved by National Treasurer Mike Sparham on behalf of the Executive Council.

Seconded by John Houghton (Sheffield & District).

The motion was **CARRIED** nem con with the necessary two-thirds majority.

**MOTION X6** was ruled out of order and not tabled for debate.

**Organisation & Recruitment Report**

The Deputy General Secretary, David Luxton, delivered the Organisation & Recruitment (O&R) report on behalf of the Executive Council. The DGS covered recent membership trends, strategies for attracting new members, the vital role of local branches and groups and the need to update how the CSPA connected with members to boost the CSPA's visibility.

Membership recruitment showed strong growth during the year. Between January and September 2025, 481 new members joined – a 218% increase over the previous year's 151 during the same period. The organisation now averaged about 50 new recruits each month, which was especially positive considering recent challenges. The data, carefully checked for accuracy, showed a clear improvement in efforts.

One major reason for this success was bringing back an appealing travel insurance plan through the Civil Service Insurance Society (CSIS). This benefit drew interest from potential members.

In addition, ongoing concerns about pension administration (such as delays with MyCSP and upcoming changes as Capita took over) prompted many to look for support from the organisation. The CSPA worked closely with Capita to help members navigate these changes.

Despite higher recruitment, overall membership numbers still declined. In 2024, while 412 new members joined, numbers decreased by 2,843 – mainly due to the ageing membership profile. As of 1 September 2025, there were 33,655 members.

To reverse this trend, it was essential to attract more younger retirees to keep the organisation vibrant. Some errors in previously published regional membership figures had been found and corrected. After a thorough review, updated tables were provided to delegates, ensuring accurate and transparent reporting.

Efforts to raise the CSPA's profile involved partnerships with groups such as the Cabinet Office, FDA union, PCS union and the Charity for Civil Servants. Webinars and outreach events increased awareness of what the CSPA offered and supported members preparing to retire. Highlighting the CSPA in a Cabinet Office digital newsletter further extended its reach among civil service pensioners.

Local branches and group structures were crucial, keeping members engaged across Scotland, Northern Ireland, England and Wales. Active newsletters and regional coordination strengthened these networks, relying on dedicated volunteers at their core.

Over the past two years, the CSPA made real progress in recruitment, communications and managing its data. Website visits had grown, podcasts and webinars widened the audience and membership information had become more reliable thanks to staff and volunteers.

The editorial team also continued to deliver a high-quality magazine that helped with recruitment and kept members informed.

With more than 70 years of service, the CSPA remained dedicated to supporting retired civil servants and other pensioners. By continuing to adapt, focusing on member engagement and advocating strongly, the CSPA aimed to ensure it thrived as an active and effective campaigning group for years to come.

Thanks were placed on record to CSPA HQ staff Verity Morrish, Robyn Hampson, Chris Haswell and Christine Buckley for their hard work in this area.

The Chair, Les Priestley, opened the floor to questions from delegates on the above presentation, to which the Deputy General Secretary responded.

## Section A: CSPA Business Motions A7 – A16

### A. CSPA Business: Other CSPA Business

#### MOTION A7

This AGM instructs the EC to investigate the costs, benefits and risks of establishing the CSPA as a company limited by guarantee or charitable incorporated organisation. Members, groups and branches are to be consulted, and the EC is to report back to the 2026 AGM.

Moved by the General Secretary, Sally Tsoukaris, on behalf of the Executive Council.

Seconded by John Thompson (Norfolk & Suffolk).

Opposed by Alastair Goldie (Gloucestershire).

Supported by John Abington (Bedford & District).

Supported by Martin Robertson (Bristol, Bath & The West).

Right of reply exercised by the General Secretary.

The motion was **CARRIED**.

#### MOTION A8

MyCSP should be asked to include an introductory letter from the CSPA, with pension forecast letters issued to civil servants coming up for retirement.

Moved by Eric Shadick (Worthing & District).

Seconded by Winefride Bolton (Eastbourne & District).

Supported by the Deputy General Secretary, David Luxton, on behalf of the EC.

Right of reply exercised by Eric Shadick (Worthing & District).

The motion was **CARRIED** nem con.

#### MOTION A9

Against the background of organisational change needed to address declining membership, the closure of local groups and falling revenues, this AGM instructs the EC to first tender for and then commission subject to cost considerations an independent review of CSPA processes, procedures and member engagement to ensure they are brought fully up to date in line with modern practices adopted by similar national membership organisations – for example, Benenden Health, the Co-operative Movement, the National Trust and others – which exist to serve their members' interests. The review inter alia to consider and make recommendations to the EC on:

- Whether the current structure and the constitution from which it derives would benefit from a fundamental review and organisational change if the CSPA is to be placed on a sustainable footing in terms of member retention, recruitment, income and expenditure, policy development and influence, relevant to future membership needs.
- Secondly, the extent to which Head Office processes, procedures and membership engagement would need to be updated and modified to first manage and then deliver the management of change agenda using the latest technology developments in IT and artificial intelligence that is cost-efficient and responsive to members' needs.

Finally, the EC to consider the recommendations coming out of the review before consulting more widely with the membership for their adoption subject to AGM approval.

Moved by Martin Robertson (Bristol, Bath & The West).

Seconded by Malcolm Moore (West Mercia).

Opposed by Alastair Goldie (Gloucestershire).

Seeking remission or otherwise opposed by the Vice Chair, Roisin Lilley, on behalf of the EC.

Right of reply exercised in accepting remission by Martin Robertson (Bristol, Bath & The West).

The motion was **REMITTED**.

**MOTION A10**

This AGM:

- 1. Notes the decision of the Executive Council (EC) to partially reinstate the Newsletter Competition in line with Motion A15 carried at the 2024 AGM.
- 2. Expresses disappointment at the EC’s decision not to award the Tom Hoyes Silver Salver as instructed by Motion A15.
- 3. Requires an explanation as to why the EC turned down the offer of sponsorship by the President of the Silver Salver, when they are quite happy to accept sponsorships for other aspects of the AGM from other organisations.
- 4. Instructs the EC to fully implement the terms of Motion A15.

Moved by Colin Fender (Bristol, Bath & The West) on behalf of Derek Williams (Crawley & District), who was unable to attend AGM.  
Seconded by John Abington (Bedford & District).  
Opposed by the Deputy General Secretary, David Luxton, on behalf of the Executive Council.  
Right of reply exercised by Colin Fender (Bristol, Bath & The West).

The motion was **LOST**.

**MOTION A11**

This AGM considers that there is confusion in the Constitution about the definition and status of

“Associate Members”. AGM therefore instructs the Executive Council to consider all the definitions relating to the different types of Associate Membership, clarify their respective statuses and, if appropriate, propose rule changes in 2026.

Moved by John McLaughlin (Bedford & District).  
Seconded by Stanley Kordys (Clacton & District).  
Supported by Kevin Bilson on behalf of the Executive Council.

The motion was **CARRIED**.

**MOTION D12** could be dealt with by correspondence and was not for debate.

**MOTION X13** was ruled out of order and not tabled for debate.

**MOTION A14**

This AGM:

- 1. Notes the decision of the Executive Council (EC) to run a trial of an all-members ballot for EC positions.
- 2. Believes this is irreconcilable with the future of a thriving group structure.
- 3. Instructs the EC to devote more resources to helping groups survive and flourish especially in producing group newsletters, a vital tool in reaching local members.

Moved by Winefride Bolton (Eastbourne & District) on behalf of Derek Williams (Crawley & District), who was unable to attend AGM.  
Seconded formally by Eric Shadick (Worthing & District).





Seeking remission or otherwise opposed by Harry Brett on behalf of the Executive Council.  
Remission accepted by Winefride Bolton (Eastbourne & District) on behalf of Derek Williams (Crawley & District).

The motion was **REMITTED**.

#### **MOTION A15 fell.**

#### **MOTION A16**

This AGM welcomes the good relationships the CSPA enjoys with the civil service unions. This is of mutual benefit including the opportunity to welcome newly retired civil servants into membership.

This AGM therefore calls on the EC to encourage the civil service unions to take out affiliated membership of the CSPA.

Moved by John McLaughlin (Bedford & District) on behalf of East Solent Group, which was unable to send a delegate to the AGM.

Seconded formally by John Houghton (Sheffield & District).

Seeking remission or otherwise opposed by Mike Buckley on behalf of the Executive Council.

Remission accepted by John McLaughlin (Bedford & District) on behalf of East Solent Group.

The motion was **REMITTED**.

#### **Ballots closed**

#### **Report on member, group and branch consultation on trial of all-member ballots Presentation by Matthew Boyd, Connect**

Account Manager Matthew Boyd, on behalf of Connect Group, introduced himself as part of Connect's Later Life Ambitions (LLA) team. He collaborated with the CSPA, the National Association of Retired Police Officers (NARPO) and the National Federation of Occupational Pensioners (NFOP) to ensure older people's voices were represented in Westminster, Whitehall and devolved administrations.

Matthew shared results from the CSPA's democratic deficit consultation, outlining how members, groups and branches believed that the organisation could strengthen its democracy in future years. Connect was an independent public affairs and communications

consultancy that assisted organisations like the CSPA in engaging effectively with the political process.

The need for the consultation arose at the 2024 AGM, where the Chair raised concerns about a "democratic deficit" – namely, the challenge of ensuring meaningful participation for all members. The closure or inactivity of some local groups meant many lacked clear routes to engage in elections or decision-making. Therefore, the Executive Council proposed exploring an all-member ballot for electing key national officers. The consultation aimed to gather feedback on whether this change would enhance representation, engagement and future preparedness.

Two surveys were conducted in May 2024: one directed at individual members (available online and in print), another at groups and branches. These provided both grassroots and organisational perspectives, giving a comprehensive view of current processes and areas where members felt excluded.

Participation was significant: 1,353 individuals responded and 27 group and branch submissions represented two-thirds of all groups. This high participation ensured representative findings.

On participation in democratic processes, 43.7% said they could not or did not participate, citing reasons such as group closures, lack of information or uncertainty about representation.

Mr Boyd highlighted that this pointed to challenges of access and understanding rather than apathy. Many expressed interest in engagement but lacked suitable avenues. Furthermore, just one in five members reportedly understood the Executive Council election process, emphasising the need for better communication and plain-English explanations.

On the main question, 76.6% supported an all-member ballot, with more than half strongly in favour; fairness, transparency and equal voting rights were stressed. Notably, 86% indicated they would participate in such a system, suggesting a potential for greatly increased engagement.

Both surveys, he said, saw reform as a way to create a fairer, modern CSPA, balancing tradition with readiness for the future.

When asked about a trial period before permanent adoption, 73% of individuals and about 80% of groups approved, supporting a monitored, two-year trial.

The report made six practical recommendations:

- Conduct a two-year trial of an all-member ballot for Executive Council elections.

- Adopt a hybrid postal and online voting system.
- Invest in clear communication about voting and candidates.
- Maintain groups and branches as central to nominations and outreach.
- Promote candidate diversity and support prospective nominees.
- Monitor and evaluate the trial’s turnout, satisfaction, access and demographics.

These steps aimed to modernise the CSPA while respecting traditions, following models from comparable organisations that had implemented similar reforms successfully.

Looking ahead, the Executive Council and the AGM would decide whether to proceed with the two-year trial. Should it move forward, the next phase would involve developing the ballot process, preparing communications, collaborating with groups on nominations and setting metrics for evaluation. Results would be reviewed transparently by members to ensure evidence-based permanent changes.

In conclusion, the CSPA had shown a commitment to listening, gathering evidence and planning for the future. While change could be daunting, the proposed reforms were designed to be inclusive and strengthen representation for all.

Survey participants were thanked for their engagement and feedback. It had been a privilege for Connect to support the CSPA in this endeavour.

**Election Announcement**

The Chair, Les Priestley, announced the results of the Executive Council ballot vote as follows:

<b>Linda Ridgers-Waite</b>	<b>Elected</b>	<b>18,902</b>
<b>Charlie Cochrane</b>	<b>Elected</b>	<b>17,972</b>
<b>Richard West</b>	<b>Elected</b>	<b>16,206</b>
<b>Pam Flynn</b>	<b>Elected</b>	<b>15,337</b>
<b>Mike Buckley</b>	<b>Elected</b>	<b>14,386</b>
<b>Stuart Tarr</b>	<b>Not elected</b>	<b>13,749</b>

The voting figures remained the same as announced at the start of the AGM.

**A. CSPA Business: Constitutional Amendments**

**MOTION A17**

That this AGM agrees to amend the Rules and Constitution for a period of two years, as follows:

Rule 7 (f) (i) – delete “on a card vote basis, see Rule 7 (g) (i)”

Rule 7 (f) (ii) – delete in its entirety and insert in its place:

“Those for the Standing Orders Committee shall be voted upon by representatives from Branches, representatives from Groups and members attending not covered by Branches or Groups. Those for the Chair, Vice Chair, and five ordinary members of the Executive Council shall be voted upon prior to an AGM in a ballot of members.”

Rule 7 (g) (i) – insert after “Voting”: “at a general meeting”

Appendix 1, rule 26 (a) – delete in its entirety and insert in its place:

“Voting at an AGM for the positions of Regional Representatives and SOC shall follow the provisions of Rule 7 (f) (i) and 7 (g) (i) and shall be by Card Vote.”

Appendix 1, rule 26 (c) – delete “Elected Officers, EC members” and insert “Regional Representatives”

Appendix 4, rule 3 – add at the end “except for those conducted by an independent provider.”

Appendix 4, rule 5 (c) – delete in its entirety

Appendix 4, rule 6 – insert after “Postal Ballot between AGMs”: “to elect a Regional Representative or member of the SOC”

The AGM agrees the amended rules will be applied until the end of the 2027 AGM, when the rules will then revert to those in the 2024 constitution unless the AGM in 2027 agrees otherwise.

Moved by the General Secretary, Sally Tsoukaris, on behalf of the Executive Council.

Seconded formally by Elisabeth Malin (Bournemouth).  
Supported by John McLaughlin (Bedford & District).

The motion was **CARRIED** nem con

## Section B: Pensions & Related Matters

### Civil Service Pensions

#### MOTION A18

This AGM is concerned at recent private sector initiatives to persuade civil servants to sacrifice future pension payments for bigger salary increases. This is the latest form of attack in our supposedly ‘gold plated’ pensions. The most recent proposal was aimed at teachers, however the CSPA must be alerted to plans for this to become a model for the civil service. This AGM calls on the Executive Council to vigorously campaign against pay increases for civil servants being linked to sacrificing part of their future pension benefits.

Moved by Harry Baird (Northern Ireland Branch).  
Seconded by Julie Rowe (Kingston Upon Thames & District).  
Supported by Pam Flynn on behalf of the Executive Council.  
Right of reply exercised by Harry Baird (Northern Ireland Branch).

The motion was **CARRIED** (with two delegations against).

#### MOTION A19

This AGM is alarmed at the imminent, specific threat to end the Civil Service Defined Benefit (DB) scheme and replace it with a Defined Contribution (DC) scheme, which would neither guarantee, a fixed pension, or lump sum. Our pension would become dependent on the vagaries of the investment market and there would be no guaranteed level of income on retirement. The CSPA must be ready to oppose these proposals. This AGM calls on the EC to urgently establish a clear view on how best to campaign against any proposal to end our DB Pension Scheme.

Moved by Harry Baird (Northern Ireland Branch).

Seconded by Michael Kirby (Scotland Branch).  
Supported formally by Pensions Personal Cases Manager Chris Haswell, on behalf of the Executive Council.

The motion was **CARRIED** (two delegations against).

#### MOTION A20

The Civil Service Pension Board (CSPB) was created in 2010 and was the first such Board to be established for a public service pension scheme. The Public Service Pensions Act 2013 put the CSPB on a formal legal footing from 1 April 2015.

The CSPB’s principal function is to hold the Cabinet Office, as the pension scheme managers, to account for the delivery of civil service pension arrangements and promote high standards of administration through advising, influencing, challenging and assisting the scheme manager.

CSPB has an independent Chair; four employer representatives; four member representatives; four non-executive members; and two ex-officio members. In terms of member representatives, CSPB’s terms of reference provide that: “The Minister’s delegated official will seek nominations for member representative candidates through appropriate means. This may include selecting members from scheme membership and approaching relevant unions, federations and staff associations with a request to nominate candidates who are scheme members to be put forward for consideration”.

During the 15 years of CSPB’s existence, the member representatives have always been nominated by trade unions (currently FDA, PCS and Prospect). Despite the CSPA representing the largest number of retired scheme members, it has never been invited by the Cabinet Office to nominate a member representative. Retired scheme members form over 40% of the total scheme membership. This AGM instructs the Executive Council to seek to enable the CSPA to nominate a member representative candidate in future CSPB appointments.

Moved by Malcolm Moore (West Mercia).  
Seconded by Julie Rowe (Kingston Upon Thames & District).  
Supported by Andy Aitchison on behalf of the EC.

The motion was **CARRIED** nem con.

## Section B: Pensions & Related Matters

### State Pensions, Taxation of Pensions, Other Pension Related Matters

**MOTION B21** was in line with existing CSPA policy and was accepted without debate.

#### **MOTION A22**

Against the background that the government may soon announce the date of the delayed Second Phase Pension Review to be conducted in 2026, this AGM instructs the EC to develop with LLA and other campaign partners a unified policy strategy to ensure a fair and balanced outcome for state retirement pensioners with the overall aim of improving the UK's pension ranking and index score, currently 14 among the top 20 countries for pensions in 2024, taking into account:

- The adequacy of auto-enrolment pension provision in the absence of equivalent or better workplace pension provision
- Maintaining the triple-lock annual uprating value of the state pension referenced to consumer price inflation, average wage increases or 2.5%, whichever is the greater
- The growing inequalities in life expectancy outcomes and the need not to bring forward or raise the state pension age beyond 68 between 2044 and 2046.

Moved by Martin Robertson (Bristol, Bath & The West).  
Seconded by Colin Passey (East Devon).  
Supported by Deputy General Secretary David Luxton on behalf of the Executive Council.

The motion was **CARRIED** nem con.

#### **MOTION A23**

This AGM recognises pensioner poverty has many dimensions, not least including:

- Access to cash, banks and the digital economy
- Cost of living
- Value of state and occupational pensions
- The freezing of tax thresholds.

Further, this AGM believes the so-called replacement rate of pension needs to be higher. To an extent, the

current triple-lock on state pension increases has the potential to help here. But this AGM is clear that explicit commitment by government to improving the replacement rate is needed.

This AGM therefore instructs the Executive Council to develop good links with others of like mind to campaign with government to act to improve the value of pensions and therefore increase the replacement rate.

Moved by John Houghton (Sheffield & District).  
Seconded by John Abington (Bedford & District).  
Supported by Sue Munro (Liverpool & District).  
Seeking remission or otherwise opposed by the Pensions Personal Cases Manager Chris Haswell on behalf of the Executive Council.  
Right of reply exercised in accepting remission by John Houghton (Sheffield & District).

The motion was **REMITTED**.

**MOTION C24** would reverse a decision made at 2024 AGM and was not for debate.

#### **MOTION A25**

This AGM is still concerned that the tax threshold is not to be increased until 2028. It urges the EC to continue to raise this issue with government via the LLA, as strongly as possible, with a view to raising the threshold in April 2026.

Moved by Peter Dimambro (Birmingham & District).  
Seconded by Martin Robertson (Bristol, Bath & The West).

Supported by Andy Aitchison on behalf of the Executive Council.

The motion was **CARRIED** nem con.

#### **MOTION A26**

This AGM regrets deeply the pain and anguish caused by the government's decision to remove the important support the winter fuel allowance gave many pensioners.

That said, the more recent announcement restoring the allowance is most welcome.

This AGM therefore instructs the Executive Council to engage with like-minded campaigns to ensure the income threshold for receipt of the allowance



is set and remains at levels that effectively address pensioner poverty.

Moved by John Houghton (Sheffield & District).  
Seconded by Paul Laxton (West Yorkshire).  
Supported by Tony McMullan with a statement on behalf of the Executive Council.  
Right of reply exercised by John Houghton (Sheffield & District).

The motion was **CARRIED**.

**MOTION A27** fell.

**MOTION A28**

We face another year where inflation and increased taxation (often hidden) will outstrip the rise in our pensions for many members. To that extent, it is not so much the cost of living, more just the cost of existing that is hitting pensioners. We note from *The Pensioner* and other publications the valuable work being done, alone and with other similar organisations, to publicise our concerns. We instruct the EC to redouble its effort to get our case across to the public and, in particular, to work more closely with allied pensioner organisations and like-minded bodies, so that our message can hit a wider audience, our limited funds be most effectively used, our experiences shared and our campaigning activities more sharply focused.

Moved by Alan Shillabeer (South London).  
Seconded by Keith Mills (Inner London).  
Supported by Pensions Personal Cases Manager Chris Haswell on behalf of the Executive Council.

The motion was **CARRIED** nem con.



**Presentation by the Charity for Civil Servants**

Director of Finance and Resources Verity Williams, on behalf of the Charity for Civil Servants (CSC), spoke of the CSC support extended to current, retired, former and independent civil servants, representing a considerable community.

Some 40% of current civil servants earned minimum wage and often faced unforeseen challenges, so CSC aimed to provide comprehensive support. One applicant had contacted CSC after the loss of his son at age six, receiving both emotional and financial assistance. Many beneficiaries approached the charity for one particular issue but often received help across multiple needs through personalised support.

In 2024, CSC recorded more than 74,000 instances of support, assisting 6,328 civil servants and their families, with someone reaching out every 15 minutes. CSC allocated £6.1 million in 2024 towards grants, frontline services and related charitable expenses.

She said that CSC’s upcoming 140th anniversary renewed their commitment to remaining a vital resource for another 140 years. Operations relied mainly on voluntary donations and their strategy was to increase these funds to meet rising demand. A recent social impact study had shown that each £1 donated generated £4.73 in social value, underscoring the importance of prevention.

Legacy gifts had also supported the charity. A notable sum left by Andy Newman, singer of Thunderclap Newman, would have a lasting effect. Their strategic plan, she continued, involved strengthening ties with the civil service to reinforce their central role in the community.

She thanked everyone again for the opportunity to share details about the charity’s work.



## Section C: Health and Social Care

### MOTION A29

This AGM agrees that falls and fractures in older people are often preventable and that falls significantly impact individuals, their families, the NHS and social care system, and instructs the Executive Council to initiate a campaign to raise awareness of the issue and promote action on falls prevention, working with other partners as appropriate.

Moved by Tina Haslam (Wirral).

Seconded by Sonny Ali (individual member).

Supported by Health & Safety Adviser Jean Hardiman Smith on behalf of the Executive Council.

The motion was **CARRIED**.

### MOTION A30

The AGM believes the method of recovery of overpayments of the Carer's Allowance is unfair and instructs the EC to persuade the government to alter the rules so that overpayments are restricted to the amount of excess earnings over the permitted limit and not the whole allowance.

Moved by Alastair Goldie (Gloucestershire).

Seconded by Colin Passey (East Devon).

Supported by Mike Buckley on behalf of the EC.

The motion was **CARRIED**.

### MOTION A31

This AGM express total dismay at the government decision on a further delay in the implementation of the social care plan as envisaged by the Dilnot report of 2011 and instructs the EC to continue every possible pressure for an immediate resolution to this disgraceful delay affecting so many older persons.

Moved by Tina Haslam (Wirral) on behalf of Derek Williams (Crawley & District), who was unable to attend AGM.

Seconded by Paul Wilks (Chester).

Opposed by Pam Flynn on behalf of the EC.

Right of reply exercised by Tina Haslam (Wirral).

The motion was **CARRIED**.

**MOTION B32** was in line with existing CSPA policy and was accepted without debate.

**MOTION X33** was ruled out of order and not tabled for debate.

**MOTION X34** was ruled out of order and not tabled for debate.

## Section D: Digital Exclusion

### COMPOSITE MOTION A35 to include Motions A36 and A37

This AGM welcomes the efforts by the CSPA to minimise digital exclusion. The government made it clear in a recent statement in the House of Commons that they are pursuing a system of education rather than assisting those who lack the skills or ability to make use of the wonders of modern technology. We urge the EC to continue to press for the need for specific assistance in coping with digital barriers and that specific assistance is given to those that need it.

Moved by Trevor Taylor (Inner London).

Seconded by Eric Shadick (Worthing & District).

Supported by John McLaughlin (Bedford & District).

Supported by Dave Parkinson (West Yorkshire).

Supported by Harry Brett on behalf of the Executive Council.

The motion was **CARRIED** nem con.

**MOTION A36** covered by Composite Motion A35.

**MOTION A37** covered by Composite Motion A35.

### MOTION A38

This AGM notes with alarm the recent announcements by the health and science secretaries of state in which they envisage the public accessing the NHS and government departments via artificial intelligence and chatbots using a smartphone. No announcements appear to have given any thought as to the adverse effects and digital exclusion for those who cannot afford smartphones and/or who struggle to cope with increasingly complex and impersonal information technology. This AGM mandates the EC to campaign

for a government plan that maintains the ability of senior citizens to obtain NHS and government services generally, in person, by letter or by telephone to an employee of the relevant organisation.

Moved by Paul Laxton (West Yorkshire).  
Seconded formally by Trevor Taylor (Inner London).  
Supported by Health and Safety Adviser Jean Hardiman Smith on behalf of the Executive Council.

The motion was **CARRIED** nem con.

### **MOTION A39**

AGM instructs the EC to continue with their campaign to ensure that those digitally excluded receive an acceptable alternative to having to use a computer to be able to contact organisations that are essential to the member's ability to function in today's technology obsessed world. This especially applies to being able to contact organisations by telephone in a speedy and efficient manner.

AGM instructs the EC to ensure that phone numbers of those companies offering membership benefits are made available in *The Pensioner*, as opposed to members having to either phone head office or go on to the website to obtain the information. Some companies advertise in *The Pensioner*, but not all do.

Moved by David Evans (Liverpool & District).  
Seconded by John Jenkinson (Greater Manchester).  
Seeking remission or otherwise opposed by *The Pensioner* magazine editor Christine Buckley on behalf of the Executive Council.

Right of reply exercised in accepting remission by David Evans (Liverpool & District).

The motion was **CARRIED** nem con.

### **MOTION A40**

The relentless universal pressure to provide services by IT for all, with limited alternative provisions and an apparent disregard for statutory provisions, places those who are digitally excluded at a continuing disadvantage. The EC is therefore instructed to remind the Cabinet Office of its obligation to ensure full access to all services for every person.

Moved by Eric Shadick (Worthing & District) on behalf of Derek Williams (Crawley & District), who

was unable to attend AGM.

Seconded formally by Trevor Taylor (Inner London).  
Supported with statement by Linda Ridgers-Waite on behalf of the Executive Council.

The motion was **CARRIED** nem con.

### **Presentation by Jan Shortt on behalf of the National Pensioners Convention**

NPC General Secretary Jan Shortt stated that, as the largest campaign organisation for older people in the UK, the NPC remained devoted to advocating on key issues affecting their community.

She recounted that the main campaign in 2024 involved lobbying Parliament about the winter fuel allowance and thanked the CSPA General Secretary and CSPA members for attending the rally, which attracted around 500 participants – making it their largest event to date.

Ms Shortt reported that, due to sustained pressure after these efforts, a partial reversal of previous decisions had been achieved. She described this as a positive outcome, though not a full U-turn. The NPC's stance was to continue to support universal entitlements.

Turning to economic stability, pension adequacy remained a central concern. There was a need for continuous advocacy related to state pensions, housing and other relevant matters.

The NPC was committed to defending the triple-lock until a better alternative was available and intended to continue consulting on how to define and index an adequate state pension.

Contributions to the Women and Equalities Select Committee had spotlighted barriers resulting from government policies and widespread ageism. According to them, the committee's recommendations reflected their priorities, including the establishment of a commission for older people to ensure their voices were heard across government departments.

On digital inclusion and technological change, she observed that these posed notable challenges for older individuals, especially in adapting to rapid technological updates and digital requirements.

Ms Shortt advocated for a National Care Service that would be publicly funded, accountable and supported through general taxation.

To address evolving needs, the NPC had transitioned to a private company limited by guarantee, ensuring

legal protection and continuity of mission. This structural change was implemented after consultation with members, with confidence expressed that it would enhance the NPC's capacity to represent and serve older people in the future.

The NPC's survival depended on active participation and representation – equality, diversity and inclusion were embedded in its principles. Despite financial constraints, Ms Shortt expressed optimism about the future and encouraged all stakeholders to participate in upcoming consultations and initiatives.

She thanked everyone once more for their attention and partnership, expressing their anticipation of further discussions and ongoing collaboration toward shared objectives.

## Section E: General Motions A41 – A46

### MOTION A41

This AGM deplores the slow progress in establishing banking hubs to counter the accelerating closure of high-street bank branches. Local in-person banking facilities are particularly vital for older and vulnerable people. The Executive Council must continue its work with our Later Life Ambitions partners and other supportive organisations, and make urgent representations to the Financial Conduct Authority and LINK (the body responsible for the network of cash machines) to ensure that they fulfil their statutory duties regarding the provision of access to cash and banking services for local communities, and to publicise to groups and branches the supportive part they can play.

Moved by Malcolm Moore (West Mercia).

Seconded by Norman Davies (North Wales).

Supported by David Owen on behalf of the Executive Council.

The motion was **CARRIED** nem con.

### MOTION A42

This AGM welcomes the new government's general approach to improving public transport, including investment. Having a bus pass is of little value if there is no bus. This AGM therefore instructs the Executive

Council to continue to support campaigns for better transport, not least with the aim of improving accessibility and quality of transport options available to pensioners.

Moved by John Houghton (Sheffield & District).

Seconded by Dave Parkinson (West Yorkshire).

Supported by Les Calder on behalf of the Executive Council.

The motion was **CARRIED** with one delegation against.

### MOTION A43

This AGM remains concerned about the inexorable rise in energy charges, including standing charges, which particularly impact older and vulnerable people. The CSPA Executive Council, working with our Later Life Ambitions partners and other supportive organisations, needs to remind the government of its manifesto pledges to introduce a tougher system of regulation that puts consumers first; to attract the investment needed to cut energy bills; and to work with the regulator to reduce the burden of standing charges. Groups and branches should be encouraged by the EC to play their part in the campaign.

Moved by Malcolm Moore (West Mercia).

Seconded formally by Alastair Goldie (Gloucestershire).

Supported by Dave Parkinson (West Yorkshire).

Supported by Martin Robertson (Bristol, Bath & The West).

Supported by Christine McGiveron on behalf of the Executive Council.

The motion was **CARRIED** nem con.

### MOTION A44

Against the background that the Prime Minister at PMQs has not ruled out scrapping the single-person 25% discount reduction in council tax – fuelling concerns that pensioners who live alone with only one income to support them could face higher bills by adding an extra £543 per year to the average Band D property (or even more for higher-banded homes) – this AGM instructs the EC to campaign with LLA and other partners to maintain pressure on the government to retain this important discount.



Moved by Martin Robertson (Bristol, Bath & The West).

Seconded by Paul Laxton (West Yorkshire).

Supported by David Owen on behalf of the Executive Council.

The motion was **CARRIED** nem con.

#### **MOTION A45**

This AGM is aware that television is often a lifeline for pensioners as their only contact with the outside world. Prior to August 2020 all pensioners over 75 (4.5 million households) were entitled to a free TV licence. In August 2020 this concession was withdrawn from all pensioners except those in receipt of Pension Credit, totalling 1.5 million households. This is a totally unjust, arbitrary restriction implemented cruelly by the BBC, and supported by the government, simply as a crude cost-cutting mechanism. Many pensioner households not in receipt of Pension Credit simply cannot afford to pay the TV licence, which adds to their sense of loneliness.

This AGM calls on the Executive Council to take every opportunity to campaign for the restoration of a free TV licence for all pensioners over 75.

Moved by Harry Baird (Northern Ireland Branch).

Seconded formally by Michael Kirby (Scotland Branch).

Opposed by Eric Shadick (Worthing & District).

Right of reply exercised by Harry Baird (Northern Ireland Branch).

Supported by Kevin Bilson on behalf of the Executive Council.

The motion was **CARRIED** nem con.

#### **GUILLOTINED MOTIONS**

##### **MOTION A46**

This AGM notes the good work done by Talking Pictures TV, whose output is primarily aimed at the older elements of the population. It would welcome an article in *The Pensioner* and possibly a stall at a future AGM and invites the editor to consider this.

Moved by Trevor Taylor (Inner London).

Seconded formally by Keith Mills (Inner London).

Opposed by Charlie Cochrane on behalf of the Executive Council.

Right of reply exercised by Trevor Taylor (Inner London).

The motion was **LOST**.

#### **Vote of Thanks**

The Vice Chair, Roisin Lilley, proposed the Vote of Thanks and acknowledged that no AGM or conference ever ran entirely smoothly. Thanks were extended to the Civil Service Insurance Society team, sponsor representatives and attendees, Harvey Howell for providing wine and raffle prizes, Fred. Olsen Cruises and Square 7 Media for additional prizes.

CSPA HQ staff were then recognised for their extensive preparation before and during the AGM. Thanks were given to Nadeene Morris, Katrina Hicks and Robyn Hampson, who had contributed significantly behind the scenes, as well as to Verity Morrish for ongoing work.

Thanks were also given to everyone at CSPA HQ for their efforts throughout the year.

Stallholders were acknowledged for their important contributions: Pauline Smart from the Royal National Lifeboat Institute, Hannah Morris and Verity Williams from the Civil Service Charity, and Ann Pelaez from the Civil Service Insurance Society. The Vice Chair emphasised the value of close relationships with these organisations and appreciated their collaboration, particularly regarding insurance matters.

All speakers at the event were thanked for enhancing understanding of various topics. Special gratitude went to Conal O’Gorman and his team at BC Technologies for providing IT support, Bernard Seymour and Suzanne Lurie from Regulatory Solutions and Affinity Resolution for free legal advice and GDPR assistance, and Connect for keeping members informed about parliamentary matters and supporting campaigning efforts.

Gaynor Garton from Square 7 Media was noted as overseeing the publication of *The Pensioner* magazine, and recognition was given to Christine Buckley, the editor, for contributing to its success.

Emma and the staff at Chelmsford Hotel were thanked for assisting with AGM organisation, as was Marion McAuliffe, CSPA HQ, for her invaluable behind-the-scenes work, especially in light of her approaching retirement.

General Secretary Sally Tsoukaris and Deputy General Secretary David Luxton were praised for their tireless work throughout the year. Chris Haswell, Pension Adviser, was commended for offering excellent advice both in the magazine and online. Thanks were given to Mike Sparham, the National Treasurer, for efficiently handling budgets and expenses, and to Rose Cooney, CSPA HQ, for diligently taking minutes during the AGM and executive meetings.

Doreen Parkinson, her predecessor, was also remembered for her contributions.

The Standing Orders Committee – Keith Yallop, Eileen Turner and Roy Lewis – were essential in preparing the agenda and ensuring smooth proceedings.

Chief Scrutineer Mike Duggan, Chief Teller John Hickey and their teams were thanked for their readiness to step in if needed.

Appreciation was also extended to all branches and groups for making the CSPA what it was, and to all delegates for their participation, motions and spirited yet respectful debate. It was hoped that every member felt included in the CSPA, regardless of group membership.

In conclusion, the Chair, Les Priestley, was thanked. The qualities of a good Chair were outlined as providing clear leadership, running efficient and inclusive meetings, and demonstrating strong communication and integrity. The Vice Chair said the Chair embodied all these traits and his sense of humour was appreciated. Gratitude was expressed for his outstanding leadership.

The Vote of Thanks was **AGREED**.

### Closing Remarks

The Chair, Les Priestley, expressed his gratitude to everyone for their conduct and friendship, both within the group and on a personal level. He looked forward to collaborating with the Executive Council to achieve positive results at next year's AGM and added that he hoped most attendees – and some new members from various groups and branches – would join them at Kenilworth in 2026. He wished everyone safe travels and thanked them for attending.

### The AGM closed at 2.45pm.

The CSPA's 2026 AGM was provisionally set for 7/8 October 2026.



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