



Winter 2026, Norfolk and Suffolk Group Newsletter

Dear Member,

Welcome to the Winter 2026, edition of the CSPA Norfolk and Suffolk Group Newsletter. I hope you all had an enjoyable Christmas break and wish you all a very happy new year.

Our next Group meeting will be the Group AGM on Wednesday, 25 February, 2026, at 2.00 pm, at Chapel Field Road Methodist Church, Norwich, NR2 1SD.

The guest speaker will be The CSPA Chair, Les Priestley, so please come along to hear all about the activity of CSPA and ask any questions you may have.

Full details of the Group AGM and agenda are shown on page 4 of this Newsletter.

Following changes to the way our Civil Service pensions are paid, there have been several mistakes in pension payments. If you think there have been problems affecting you, please take it up with Capita and also let CSPA Head Office know. This is a very serious failure in the process of paying our Civil Service pension and CSPA is doing all possible to speed up the correction of all mistakes.

One Member One Vote

Following decisions taken at last year's AGM, the CSPA has agreed to elect the EC on the basis of one member one vote. In the *Pensioner* and other documents, there will be details on how this will work. Please follow these new procedures to make sure that you vote for the EC members you want to represent you.

At the CSPA AGM It was agreed to look at the process to move to Incorporation of CSPA. The EC has appointed a Working Party to pursue these issues. There will be a meeting for Groups in the Eastern Region in London on 21 April at which our Group will be well represented.

There will be opportunity to discuss our Group view on Incorporation at our AGM and there is a questionnaire where you can make your views clear. Please take that opportunity to contribute.

Richard.

Subscriptions to the Group

Whilst the payment of Annual Subscriptions to the Group is purely voluntary, it is our only source of Income. The number of voluntary subscribers has fallen recently to the point when it no longer covers the Group's annual running costs. This means that we are having to dig into the Groups Savings to keep the Group active. In view of our account balances we only ask that Members contribute £5 per Annum to keep the Group afloat. Payment can be made on line to "CS Pensioners Alliance Norfolk Group", Sort Code 40-35-09, Account Number 01520172, or by cheque payable to "CS Pensioners Alliance Norfolk Group" sent to Mr F R Crooks, 10 Pyes Meadow, Elmswell, Bury St Edmunds, Suffolk, IP30 9UF, or by Pay Pal to fred.crooks550@gmail.com. Please note this will be additional to the subscription you pay to CSPA as a whole.

Thank you for supporting this Group.

Fred Crooks

Digital Exclusion – Acceptance of Cash

In the last 12 to 18 months, the GS and other Later Life Ambitions (LLA) representatives have had a successful programme of meetings with cross-party MPs on the impacts of bank closures, reduced access to cash and digital exclusion from financial services for older people, especially those who aren't online (see previous updates in circulars and *The Pensioner*). However, the "other side of the coin", is of course fewer local shops and businesses accepting cash in exchange for goods and services.

The Government does not believe a refusal to accept cash extends to a breach of the 2010 Equality Act, and did not see a pressing need for annual reporting on cash acceptance, stating that the Bank of England's monitoring on the topic provided sufficient evidence.

The report goes on to say that the Department for Business and Trade, the Ministry of Housing, Communities and Local Government, and HM Treasury must work together to challenge businesses and local government to set out how they are supporting financial inclusion, particularly for people who rely on cash due to their disabilities, in line with the Equality Act 2010.

Following the Treasury Committee's report, the FCA provided information stating that their powers did not extend to the acceptance of cash by businesses.

BT Landline Switchover

What is Digital Voice?

This is BT's new home phone service, powered by your Broadband connection.

Why is it being introduced?

BT is making the switch because the analogue network that most home phones work on at present is no longer fit for purpose. The outdated network will be switched off for all home providers by 2027. This is a once-in-a-generation upgrade to ensure that everyone stays connected now and into the future. It offers many benefits and improved features over the existing system, including advanced spam call blocking.

For most people, digital phone lines will have no impact on how they use their home phone. You will still have the same service, and your price plan and bills will remain the same. BT will be in contact when it is time to switch over.

Later Life Ambitions will be represented, ensuring accurate and up-to-date information is being passed on to members throughout this critical phase of the switchover.

Changes Of Personal Details, etc.

If you change your address or other details, please remember to let the Group Membership Secretary, Margaret Noble, know. Please also contact Margaret in the event of the death of a CSPA member to avoid the distress of unwanted mailings.

The Annual General Meeting of the Norfolk and Suffolk Group will be held on

Wednesday, 25 February, 2026, starting at 2.00pm,
at Chapel Field Road Methodist Church, Norwich, NR2 1SD

Tea/coffee will be provided

Our guest speaker will be the CSPA Chair, Les Priestley.

AGENDA

1. Welcome and apologies
2. Minutes of the Annual General Meeting held on 26 February, 2025 and Minutes of meeting 26 November, 2025.
3. Matters arising
4. Secretary's Report
5. Treasurer's Report and adoption of the Group Annual Report and Accounts for 2025
6. Elections to Group Committee and Group delegate to CSPA AGM.
7. Motions for Discussion, .
8. Open Forum
9. Any other business
10. Date and venue of next Group Meeting; Wednesday, 27 May, 2026, at Chapel Field Road Methodist Church, Norwich, NR2 1SD.

Following meetings:

Wednesday, 22 July, 2026, in Ipswich (venue to be arranged)

Wednesday, 9 September, 2026

Wednesday 25 November, 2026

Our Current Committee Members Are:-

Chair:	Richard West	01603 423144	richard.west08@gmail.com
Secretary:	Tim Hartstone	07827 565758	t.hartstone@hotmail.co.uk
Treasurer:	Fred Crooks	01359 342716	fred.crooks550@gmail.com
Membership:	Margaret Noble	07999 413950	margaretanoble43@gmail.com
	Derek Land	01508 520532	derek.land@electramail.co.uk
Delegate	John Thompson	01502 581481	johtommo6@btinternet.com