

# ANNUAL REPORT 2024

Including Financial Report and Statement of Accounts





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Head Office, 160 Falcon Road,  
Battersea, London SW11 2LN  
020 8688 8418  
enquiries@cspa.co.uk  
www.cspa.co.uk

**General secretary: Sally Tsoukaris**  
sally.tsoukaris@cspa.co.uk  
020 8688 8418

**Membership enquiries:**  
**Benedetta Makanju**  
benedetta.makanju@cspa.co.uk  
020 8688 8418

**Change of address or other information**  
enquiries@cspa.co.uk  
020 8688 8418

**Scotland change of address: Michael Kirby**  
michael.kirby@cspa.co.uk  
07969 405263  
Freepost RTRX-RKUY-SELT

# Introduction



**General Secretary Sally Tsoukaris looks back at a year of change for the CSPA – and for the entire country – as the Labour government settled in, with plenty of campaigning in response to ministers' early decisions**

In the early months of 2024, speculation was rife about the likely timing of the general election, but many were nonetheless shocked by Prime Minister Rishi Sunak's announcement, on the rain-soaked steps of Downing Street on 22 May, that it was to be held on 4 July, just a few weeks before the Summer Recess.

The CSPA, working with Later Life Ambitions (LLA) partners the National Association of Retired Police Officers (NARPO) and National Federation of Occupational Pensioners (NFOP), had prepared an LLA election toolkit based on our pensioner manifesto, *Standing by pensioners*, to share with members across all three organisations to equip them for conversations and correspondence with candidates.

The manifesto has also proved a useful talking point in our meetings with parliamentarians and others.

We were pleased to see that all the main political parties included in their pre-election pledges commitments to preserve the triple-lock, to keep state pensions rising in line with the rate of inflation (September CPI), average earnings growth or 2.5%, whichever measure is the greater.

We took note of the Labour Party's commitments to reduce NHS waiting lists and work to establish a National Social Care Service, as well as promises to improve transport networks and deliver more affordable housing.

Chancellor Rachel Reeves' announcement on 29 July of measures intended to address the "£22 billion black hole" in the nation's finances shocked pensioners by restricting Winter Fuel Allowance payments to those on Pension Credit support.

The CSPA joined the LLA, National Pensioners Convention (NPC), Age UK, Independent Age and many other cross-sector organisations in calling for the reinstatement of the universal Winter Fuel Allowance payments.

CSPA members and officers took part in NPC protests around the UK, encouraging others to do the same, and we continue to support this campaign, as well as calling for a more sustainable and cohesive strategy to improve the uptake of Pension Credit.

In April 2024, the new state pension of £11,502 per annum hit 92% of the personal income tax threshold, frozen at £12,570 since 2021. This meant that anyone earning more than £1,068 from an occupational pension was dragged into paying tax.

Some months on, by April 2025, we can expect to see the number of pensioners paying tax climb to more than 10 million – in 2010 the number was less than half that, at 4.5 million. We have promoted our campaign to have the tax threshold uprated in line with inflation to the NPC, who have supported it nationally, so we press ahead with them on this front.

## AGM 2024

The CSPA Annual General Meeting was once again held at the Chesford Grange Hotel in Kenilworth, on



AGM 2024



## Getting our voice heard

We have redoubled our efforts this year to raise the CSPA's profile and influence by:

- Submitting evidence to Select Committees and All-Party Parliamentary Groups on issues ranging from digital exclusion to the need for Commissioners for Older People in England and Scotland.
- Holding online CSPA events dealing with civil service pension issues and to assist those preparing for retirement.
- Contributing to government consultations on issues of relevance to our members – including access to cash, the cost of inaction on social care and having our say on the future of the NHS.
- Supporting the campaigns of other like-minded organisations.
- Working with the Cabinet Office and Chair of the Civil Service Pension Board to feed back issues raised by members on civil service pension policy and administration.
- Attending Cabinet Office employer forums with HR leads in civil service departments.
- Creating promotional videos to highlight the CSPA's work on our website, social media platforms and MyCSP's pensions portal.



9 and 10 October 2024. Delegates from 31 of the 35 CSPA groups that remained active at the time, along with representatives from the Northern Ireland and Scotland Branches, attended.

In addition, we were pleased to host special guests including NPC General Secretary Jan Shortt and the CEOs of the Charity for Civil Servants, Civil Service Insurance Society, NARPO and NFOP.

More than 50 motions, as well as several emergency motions, highlighted the issues of utmost concern to CSPA members.

Those that were carried reinforced our campaign policies and agenda for the year ahead.

Apart from the state pension triple-lock, changes to Winter Fuel Allowance payments and the impact of the frozen tax threshold on pensioners – referred to earlier – a number of new campaign priorities were also established:

- The WASPI campaign for compensation
- The urgent need for a new, properly funded national social care framework, integrated with the NHS
- More consistent provision of concessionary fares across national transport networks
- The growing difference between the basic and new state pension
- Calls for the eradication of 'floating bus stops', which make using bus services both difficult and dangerous for those with sight and mobility impairments.

### REVIEW OF OUR DEMOCRATIC STRUCTURES

In late July, the Executive Council established a small working group to review the CSPA's national structures and member representation and engagement in the democratic processes.

The group researched the history behind our structures and published the results of this work to members attending the AGM in a booklet entitled *Background Briefing on the Development and Structure of CSPA*.

Between 2018 and 2024 the number of CSPA local groups represented at the AGM reduced by almost half – from 61 to 31 – due to group closures necessitated by a lack of volunteers to help to run them. This is in the context of almost 40% of the membership across the UK not being allocated to an active CSPA group or branch.

Our democratic and administrative structures are



Campaigning action: (l-r) support for WASPI, objections to floating bus stops and protests over Winter Fuel Allowance cuts

relatively complex for an organisation of our size. However, the EC recognises that the constitution, in-person Annual General Meetings and our group, branch and regional structures are highly valued by active members.

The working group was informed by the experiences of other membership organisations but advised the EC that any changes proposed would have to be sensitive to the needs of those in active groups and branches, without withdrawing any of the support these networks depend on.

The December issue of *The Pensioner* included a membership consultation on proposals to hold an all-member ballot prior to the 2026 AGM to elect members to the Chair, Vice Chair and other national Executive Council positions.

Following on from this member-wide survey in the magazine, groups and branches were separately consulted on the proposals for their collective views in early 2025.

Both consultations will help the Executive Council in deciding the best options to be recommended to the membership by way of motions and constitutional amendments to be decided at the 2025 AGM in the autumn.

### CAMPAIGNING WORK – OUR MAJOR PURPOSE Work on civil service pensions

Civil service pensions were increased by 6.7% from 8 April 2024, based on the Consumer Prices Index in September 2023. This was especially welcome given that by April 2024 the rate of inflation had dropped to around 2.3%.

Many CSPA members are heavily reliant on the state pension to supplement their civil service

pension income as – contrary to media assertions about 'gold-plated' pensions – the average civil service pension in payment in 2024 was around £10,200 per annum, with the equivalent for women far lower at an average of £7,502.

We have continued to highlight the realities for civil service pensioners and the need to address the stark gender pension gap that emerges when we drill down into this level of detail, working with colleagues at the Cabinet Office.

In November 2023, we learned that Capita would be taking over the administration of the civil service pension scheme from MyCSP on 8 December 2025.

## We have relayed concerns about Capita's new role

This follows a prolonged, competitive procurement process that commenced in 2018 but was delayed by the McCloud Judgement.

The Cabinet Office has briefed the CSPA during the tender process on their determination to deliver "transformational change" for all 1.6 million scheme members.

In turn, we have relayed our members' concerns about the suitability of Capita to administer the scheme and been given assurances that all the necessary checks and balances and security measures are in place to safeguard our members' pensions and personal data across the transition to the new service providers.

The Cabinet Office have told us that Capita had "the strongest bid" and had impressed them with





Key events (l-r): parliamentary launch of LLA's pensioner manifesto, with Eamonn Donaghy (NFOP), Sally Tsoukaris, Richard Critchley (NARPO), David Luxton and Alan Lees (NARPO); meetings with Sir Stephen Timms; and Don Makepeace standing down

their “innovative use of new AI technology”. Capita representatives have said that they intend to use this to “transform the pension experience for civil service scheme members”.

#### PRIORITY CAMPAIGNS

We have continued to highlight the issues that most impact our members and other older people.

#### Protecting the value of pensions

State pensions, both basic and new, rose by 8.5% in April 2024 under the triple-lock after the CSPA had lobbied for the full increase on average earnings to be applied, including public sector bonuses.

In the light of increasing speculation in the media and elsewhere about the triple-lock's future sustainability and affordability, it is more important than ever that the CSPA works with the NPC, LLA, Age UK and others in the sector to emphasise the importance of this mechanism for maintaining the value of pensions and keeping levels of pensioner poverty from spiralling.

The Office for National Statistics (ONS) has forecast that, despite the planned increases in the state pension age to 67, an extra 1.7 million people will be claiming the state pension by 2032, rising to an additional 15 million by 2047.

#### Later Life Ambitions manifesto

The pensioner manifesto, *Standing by pensioners*, launched in November 2023, sets out LLA's campaign priorities and demands as follows:

- The UK government to create Older People and Ageing Commissioners for England and Scotland.
- A National Social Care Service 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.

Over the course of 2024, we have used the manifesto as a basis for CSPA and LLA meetings with parliamentarians including Sir Stephen Timms (then Chair of the Work and Pensions Select Committee), Simon Hoare MP (former Minister for Local Government), Lee Barron MP, Lord Davies of Brixton and others in attendance at our parliamentary events.

We marked the 10th anniversary of Later Life Ambitions in 2024 and invited MPs and Peers to join representatives from LLA partners the CSPA, NFOP and NARPO at a celebratory event in the House of Lords, sponsored by Lord Davies of Brixton, on 17 December 2024.

The occasion provided a platform for discussing LLA campaigns with those attending. The General Secretary addressed the gathering, along with our host, Lord Davies, and NARPO Chief Executive Alan Lees, on the importance of our campaigns on behalf of those in later life.

The LLA anniversary event was well supported by

MPs and Peers from across the parties, including Kirsty Blackman MP (SNP Chief Whip in the House of Commons), Baroness Bottomley of Nettlestone (Con), Steve Darling MP (LibDem), Neil Duncan-Jordan MP (Lab), Caroline Noakes MP (Con Deputy Speaker), Dame Priti Patel MP (Con), Chris Philp MP (Con), Lee Barron MP (Lab), Lord Lucas (Con) and several others.

The CSPA continues to work with Age UK, Carers UK, the Care and Support Alliance, the Carer Poverty Coalition, the National Pensioners Convention, Independent Age, the Charity for Civil Servants and other partners on campaigns of common interest.

#### CHANGES ON THE CSPA EXECUTIVE COUNCIL

During 2024, the following changes were made to Executive Council membership.

In April 2024, Roisin Lilley was elected as the EC's Vice Chair, after Don Makepeace decided to stand down due to ill health. The EC presented Don with a Certificate of Merit in recognition of his years of service as CSPA Chair and Vice Chair.

At the 2024 AGM, the following members were elected to the EC, or to different positions on the EC:

- Les Priestley was elected to Chair the EC.
- Roisin Lilley was re-elected to the Vice Chair position.
- Mike Buckley, Pamela Flynn and Linda Ridgers-Waite were elected as National EC members. They are to serve alongside Charlie Cochrane and Richard West, who were re-elected.
- John Clarke was elected as Regional Representative for Wessex, and all the other English Regions re-elected their Regional Representative postholders.
- The post of Representative for Groups in Wales has remained vacant, as no nominations have been made.

The Executive would like to thank all those who have stood down from their positions for the work

## Changes at CSPA HQ in 2024

In April 2024, Sandra Roberts retired after many years of service as our Membership Administrator. Doreen Parkinson also retired from her Minutes Secretary role at the end of December. Rose Cooney has since been recruited to join the team as Doreen's replacement.

Marion McAuliffe took partial retirement in July, and we welcomed Lorraine Lydon as our new part-time Office Manager, who will work with Marion in her new role as our Finance and AGM Manager.

In late October 2024, the CSPA HQ team moved offices to new premises in Clapham Junction, as our landlords in Croydon had decided to sell the building in which we were based. We are grateful for the collective efforts of all our team members for the additional work involved in the relocation. We are pleased to say that we are now well settled in at 160 Falcon Road.

they have done for the CSPA during their time on the Executive Council.

In October 2024, we were saddened to learn of the death of our colleague John McGiveron, who had served on the CSPA Executive Council and as Chair of the Scotland Branch, after his time as Vice Chair of the former Glasgow and District Group. John will be greatly missed by CSPA members in Scotland and is survived by his loving wife Christine.

## 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, including travel insurance and recruitment efforts and much more besides



## Membership and organisation

During 2024 a range of new initiatives was launched to raise the CSPA’s profile and awareness among working civil servants, especially those approaching retirement, as a means to attract new members. These included:

- Talking to HMRC staff about civil service pension issues at pre-retirement seminars at HMRC’s office hub in Croydon and Stratford
- Securing Cabinet Office agreement to add the CSPA’s recruitment video to the official civil service pension scheme website
- Hosting CSPA webinars jointly with the Cabinet Office to explain the Remedy 2015 pension options for those with pensionable service during the period 2015-2022 (the McCloud issue)
- Working with the FDA union on a pre-retirement webinar
- Using social media to promote CSPA campaigning on pensioner issues with links to the CSPA website

- Regularly including pensioner news items on the website
- Raising the CSPA’s profile in the media on topical pensioner issues.

During the year, there were more than 61,000 visits to the CSPA website, which now includes a direct link to join the CSPA, as detailed in the Digital Campaign Manager’s report.

In July, the CSPA was pleased to announce a new simplified travel insurance scheme, in conjunction with the not-for-profit Civil Service Insurance Society. The new scheme is based on ‘fit to travel’ criteria, which has also helped to attract new members to be eligible to join the scheme.

A total of 414 new members were recruited during 2024, but unfortunately, we lost 2,831 members, including 1,821 who sadly passed away. The total membership at the end of 2024 was 34,117.

### Recruitment challenge

The CSPA continues to face a significant challenge in recruiting new members against a background of annual net losses of more than 2,500 members, and an ageing membership base.

In addressing these challenges, the Executive Council continues to pursue the recruitment strategy detailed in Group Circular GC940, issued in July 2023,

and debated at the October 2024 AGM.

The recruitment strategy built on the positive work undertaken by the programme of work over the previous three years to focus on practical steps to raise the CSPA’s profile in the civil service community and to highlight who we are and what we do to represent the interests of civil service pensioners in order to attract new members.

- The main elements of the CSPA’s recruitment strategy are to:
- Highlight our CSPA brand offering at every opportunity to highlight 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, such as the new travel insurance scheme introduced in July 2024.

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, as now eligible to join.

This does require 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 engaging with working civil servants who are considering retirement.

As part of the new approach to recruitment, an updated CSPA video highlighting what we do was shown to more than 600 civil servants who registered for the joint CSPA/Cabinet Office webinars on the

McCloud Remedy for civil service pensioners, held in late October 2024. Follow-up emails were then sent to each of the non-members who had registered.

An updated version of the promotional video can also be viewed on the home page of the CSPA website at [www.cspa.co.uk](http://www.cspa.co.uk)

### Raising awareness of the CSPA

A key element of our recruitment strategy is to highlight and promote the CSPA across the civil service community to raise awareness of our role and purpose to protect the value of civil service pensions, as well as the wider interests and wellbeing of civil service pensioners.

- In April 2024, CSPA Pensions Officer Christine Haswell, along with EC member Dr David Owen, presented to hundreds of working HMRC staff at its Croydon office hub at a pre-retirement event focusing on pensions, highlighting the positive role of the CSPA in protecting the interests of civil service pensioners. A further pensions event then took place in October 2024 at the Stratford, East London HMRC office.
- The Cabinet Office invited the CSPA to exhibit at the May 2024 round of Civil Service Pensions regional employer forums in Cardiff and London, which proved useful in raising our profile with departmental HR and pension managers responsible for arranging pre-retirement courses in their own departments. Christine Haswell attended the Cardiff forum; Sally Tsoukaris and David Luxton attended the London forum.

	England and Wales	Scotland	Northern Ireland	Overseas	Totals
Membership at 1 January 2024	29,824	2,967	3,774	489	37,060
Membership at 31 December 2024	27,512	2,736	3,405	502	34,117
Members recruited during 2024	344	33	30	3	414
Members lost during 2024	2,069	509	19	234	2,831





Regional meeting in Darlington in late May

- In July the CSPA was invited by the Civil Service Sports Council (CSSC) to exhibit at the departmental sports days of the Home Office and the Department for Education. Both were useful opportunities to raise awareness of the CSPA.
- In November 2024 CSPA officers attended the autumn regional employer forums in Cardiff and London and took the opportunity to meet senior officials from the incoming Civil Service Pensions administrator Capita, which takes over the contract from MyCSP in December 2025. We also met the Cabinet Office pensions team.
- In late October the CSPA worked jointly with the Cabinet Office in delivering another successful webinar on the McCloud 2015 Pension Remedy, which reached more than 600 civil servants interested in retirement issues. Follow-up recruitment activity by email has taken place, connecting with

## The CSPA and Cabinet Office delivered successful webinars

all those who joined the webinars who were not currently CSPA members.

- Towards the end of the year the CSPA met with the FDA union to arrange a joint webinar of FDA members employed across the civil service departments on preparing for retirement.

### Group and regional structure

The number of active local groups continued to decline during the year, which has been the trend since groups were forced to stop meeting in person for a

prolonged period during the pandemic. There are now 36 active groups across our eight English regions and Wales. It was this worrying trend that led to the 2023 review of the group and regional structure – see Group Circular 939, issued in July 2023, and motion A4/23 carried at the 2023 AGM.

A key recommendation of the review was to encourage groups to look at merging with active groups in the same region rather than closing.

During 2024 a number of groups facing closure agreed to merge with active groups and looked to incorporate groups that had already closed, in order to address the problem of up to 40% of members in England and Wales not being attached to a group.

The reorganisation of groups is detailed in the regional reports in this supplement.

### Membership benefits and services

#### Travel insurance

In response to membership feedback about the travel insurance offered to CSPA members, the CSPA secured agreement with the Civil Service Insurance

Society (CSIS) to introduce a new simplified travel insurance scheme from 1 July 2024, based on qualifying criteria and being fit to travel. Details of the new scheme were published in the Summer 2024 issue of *The Pensioner*.

The new scheme has proved to be very popular with members and has also led to a boost in the recruitment of new members – membership of the CSPA is a condition of eligibility for the new scheme.

#### Harvey Howell Solicitors

In June 2024, the CSPA introduced members to the legal services offered by Harvey Howell Solicitors, which provides advice on powers of attorney and wills. The company offers a free initial consultation to CSPA members.

#### Discount shopping through Parliament Hill

Towards the end of 2024, the Executive Council embarked on a review of membership benefits, including the cost-effectiveness of the five-year contract with Parliament Hill, which provides a range of discounts for CSPA members accessed



The new CSIS travel insurance scheme has proved popular

through the portal on the CSPA website. The EC are investigating other options to refresh the membership benefits available.

### Relations with other organisations

#### Public Service Pensioners' Council

In January 2024, the CSPA gave notice to the PSPC Executive Council that we could no longer provide secretarial and administrative support to the body, in response to its growing difficulties in meeting its financial obligations to the CSPA.

In April, the PSPC Executive Council agreed to recommend to the AGM in May that the PSPC be formally wound up with immediate effect. This recommendation was carried at the AGM, and the partner organisations agreed to continue to liaise informally on relevant public sector pension issues.

## The PSPC was formally wound up in May 2024

### National Pensioners Convention

During 2024, DGS David Luxton and national Treasurer Mike Sparham represented the CSPA on the NPC national Executive Council, along with EC member Andy Aitchison, with Les Calder serving as reserve member of the NEC.

David Luxton is also a member of the Digital Exclusion Working Party; 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 Working Party.

## The Pensioner Magazine

Four issues of *The Pensioner* were published in 2024 – in Spring (March), Summer (June), Autumn (September) and Winter (December). Thanks are due to the Editor Christine Buckley, who has brought in new contributors to the magazine, and to Square7 Media, which continues to publish *The Pensioner* magazine on behalf of the CSPA. The Square7 Media team, who also handle the magazine's advertising, continued to provide excellent levels of service and value for money, and thanks are especially due to Gaynor Garton of Square7 Media for her team's design and editorial input, which help make the magazine so fresh and attractive to read and popular with members.







Harry Brett (left) represented the North West region, and our support of The Lifeboat Fund continued

In April the CSPA sent three delegates to the Biennial Delegate Conference in Warwickshire: David Luxton, Les Calder and Andy Aitchison. EC member Harry Brett was also a delegate from the North West Region of the NPC.

In September the CSPA were represented at the National Pensioners Convention event in Blackpool by CSPA President Brian Sturtevant, Les Calder and Andy Aitchison. A full report of the Convention was published in the Winter issue of *The Pensioner*.

community. 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 retired police officers body NARPO through the Later Life Ambitions consortium, along with our Parliamentary advisers at Connect, 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 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 2024.

#### Charity for Civil Servants

The CSPA continued to work closely with the Charity for Civil Servants throughout 2024, with regular meetings. Their various wellbeing initiatives were promoted on the CSPA Facebook page and website.

#### Civil Service Sports Council

During the year the CSPA worked closely with the CSSC to mutually promote the work of our respective organisations, within the wider civil service

## Appreciation

We wish to thank all members for their support of the CSPA during the year.

Special thanks must go to all of the volunteers who serve on local group and branch committees. Their work to encourage member involvement and participation is

invaluable and the lifeblood 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.



## Who's who 2024

### CSPA officers

President: Brian Sturtevant  
Vice-President: Mike Lawler  
Chair: Linda Ridges-Waite (up to October 2024)  
Les Priestley (from October 2024)  
Vice-Chair: Roisin Lilley (from April 2024)

### Executive Council Regional Representatives

Eastern Region: Susan Hennah-Barham  
Greater London: Dr David Owen  
North-East: Andy Aitchison  
North-West: Harry Brett  
Midlands: Kevin Billson  
Southern: Greg Mountain  
South-West: Les Calder  
Wales: (vacant)  
Wessex: John Clarke (from October 2024)

### National EC members

Mike Buckley (from October 2024),  
Charles Cochrane, Pam Flynn (from October 2024); Roisin Lilley (up to March 2024), Les Priestley (up to October 2024), Linda Ridges-Waite (from October 2024), Richard West, Rosemary White (up to October 2024)

### 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 Aitchison, Charles Cochrane, Tony McMullan, Christine McGiveron, Greg Mountain, Dr David Owen, Mike Sparham (National Treasurer)

### Organisation and Recruitment

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

### Campaign Committee

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

### National Pensioners Convention (NPC) National Executive Council

David Luxton (DGS), Andy Aitchison  
Reserve delegates: Les Calder, Mike Sparham (National Treasurer)

### NPC Annual Pensioners' Convention

Andy Aitchison, Les Calder, David Luxton (DGS)

### 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), National Treasurer, 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 and Personal Cases Manager Chris Haswell**

The role involves a range of pension policy matters. This includes dealing with individual queries but also aims to help a wider audience through the website, podcasts, webinars and face-to-face meetings with groups/regions and potential members in the workplace. It also involves more campaigning and responding to government consultations.

*The Pensioner* magazine gives the PPCM a regular slot to communicate pertinent pension items and sometimes more general issues. Regular communication with the Cabinet Office at quarterly meetings and more ad hoc correspondence helps us to progress members' interests.

## Cases this year have again been dominated by McCloud

### Personal cases

There have been a lot of cases over the year, once again dominated by the McCloud/Remedy issues we have been working on with the Cabinet Office.

There has been an increase in cases from members still working, moving to partial or full retirement. Overpayments cases are still coming to the CSPA, mainly if there has been late notification of a death and there has to be a recovery from a specific date.

The pension schemes have changed, but whichever scheme the deceased has been in, widows/widowers pensions are an area where people seek help. Although we cannot give financial advice, we can help people navigate the system and give guidance. As expected, this has focused more on McCloud/Remedy cases.

### Explaining choices/checking figures

People have been asking about partial retirement choices, added pensions and issues around divorce. The PPCM aims to put out further material, such as a

guide, article or podcast on common problems. We encourage members to look through the website to see what is available.

On the Remedy, we have a dedicated hub that can point to external resources.

### Remedy

Once again, the biggest issue in public service pensions is addressing the age discrimination that results from protecting older working members of the pension scheme in 2015.

Members retiring make their choice on retirement either full or partial. Now those who have retired since 2015 but before they could make their Remedy choice, have been given an immediate choice of taking their pensionable service in that Remedy period in either the Alpha or their old Legacy scheme.

In supporting members in this choice, we have been holding webinars with Cabinet Office and Northern Ireland Department of Finance officials, broadcasting a podcast and putting articles on the website and in the magazine.

### Webinars

In April and November 2024, two webinars were hosted by the CSPA with two senior policy and communications officials from the Cabinet Office, and in November this included Northern Ireland officials. They explained the process of addressing the age discrimination issue and consequential Remedy. Hundreds attended each event, both members and non-members.

In 2024, the PPCM ran two webinars with the PCS Learning team in HMRC, which was well attended by members and non-members. This discussed the process of implementing the Remedy and explained the choices affected members will have to make.

Questions followed and some of those are still being

## How our intervention has helped members

A lot of cases involve chasing MyCSP to respond to people and talking to the Cabinet Office about members' concerns. This has mainly resulted in positive outcomes. Examples include:

**Mrs X** – a widow who sent off her claim, including her documents, shortly after her husband died. After three months, during which MyCSP had not responded and offered no help on the phone, she contacted the CSPA. The day after we intervened, she was contacted and her case dealt with.

**Mr Y** – retired while the pay award in his department was still in flux. He was left in limbo because a backdated pay award meant his pension had to be recalculated. After our intervention, he was given his final award.

**Mr K** – a deferred member of the scheme claiming his pension. There were delays as his former employer had disappeared in changes over the years. Our intervention helped speed up the process and he got his pension in time for Christmas.

**Mrs R** – had two periods of service but her pension looked small. She believed it was inaccurate. After we asked for a check, it was revealed her two periods of service should have been aggregated; after this, her pension was correct and much better.

**Miss A** – was not paid her lump sum with her pension and called 12 times to get it resolved. One intervention from the CSPA and it was paid. She was very appreciative.



We launched a series of podcasts in 2024

worked through. This brought the CSPA to potential members in the workplace and was a good joint venture. In 2025, we will be doing a similar event with the FDA union.

### Podcasts

In 2024 we launched a series of podcasts, kicking off with the PPCM and Vice Chair Roisin Lilley talking about the Remedy.

### Pre-87 widowers/widows pension

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

We submitted a response to the consultation about the change in regulations that affect active and deferred members – those who have not yet taken their pension.

Women who are in the civil service pension scheme now and those who left without taking their benefits, with service between 1978 and 1987, before spouse benefits for women scheme members were compulsory, will get another chance to pay from their lump sums cover for a spouse for that period.

### Attendance of regional employer forums

Cabinet Office regional employer forums have continued to take place over the year. The CSPA has had a stall for employer representatives to browse.

In addition, the PPCM has engaged in discussions at the events in Cardiff, with the General Secretary and Deputy General Secretary involved in London.

During the course of 2025, we will also be represented in Edinburgh.



# Communications update



Digital Campaigns Manager Verity Morrish rounds up the many achievements of the past year

### Online joining

Improvements to our digital footprint over the past few years have continued to reap rewards. More than 95% of new members now join us via the website – up from just under 50% in 2023. However, while there is a benefit to all things digital, we understand the value and need for traditional sign-up and communication methods, so we will retain the ability for members to join via the post.

### Creating an information hub

Over the course of 2024, many improvements and additions have been made to the CSPA website. Within the members’ area, the regional pages have been updated to make finding and reading local group newsletters easier, as well as national news and member benefits information. This will be followed in spring 2025 by the addition of a national events calendar with details of local group meetings and events.

We have also started to email group newsletters to those members for whom we hold an email address, in addition to postal copies.

A number of ‘hub’ pages have been created across the website, which bring together all the information on our

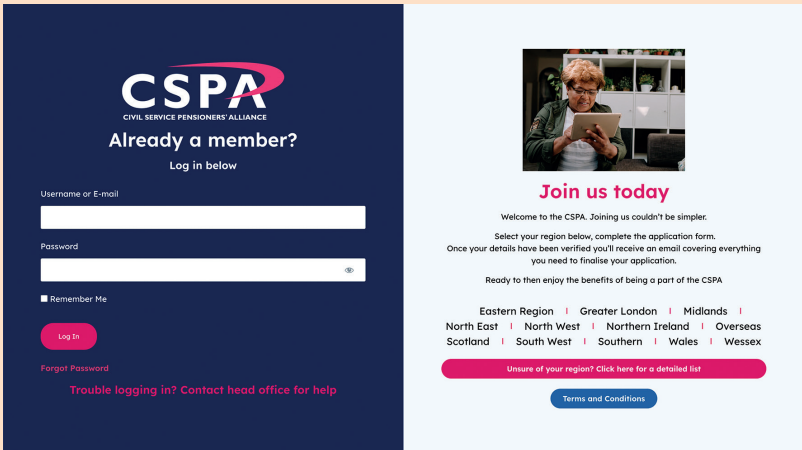
current campaign focuses, such as transport and social care, as well as key areas of interest including the McCloud Remedy – for example, [www.cspa.co.uk/remedy](http://www.cspa.co.uk/remedy).

These hubs make sharing information and highlighting our campaigning activity a lot more straightforward.

This focus has resulted in a more informative website that is updated regularly and covers those key campaigning areas.

That in turn has led to an increase in visitor numbers to both areas of the website, with more than 180,000 individual CSPA web pages viewed during 2024.

The plan for 2025 is to build on these improvements, increasing the accessibility of our news items with audio articles, launching a CSPA podcast, and producing more video and visual aids to help members access information regarding the CSPA and their membership.



# CRM progress



Customer Relationship Manager Robyn Hampson on big improvements to members’ interaction with the CSPA

The recent move to a new server, along with our relocation to an office with much better internet connectivity and speed, has had a profound impact on the performance of our customer relationship management (CRM) system. This has drastically reduced system lag and downtime, which had been a major source of frustration for HQ staff.

With these enhancements, we are able to work more efficiently and effectively, ensuring smoother operations and a better overall user experience.

As of January, we have successfully completed the first cycle of regional data cleansing. This process has helped us to refine and validate membership data across the CSPA, leading to more accurate membership totals. We can now confidently report that membership numbers are more reliable and reflective of the true state of the organisation.

### Data visualisation tools

In addition to data cleansing, I have been using data visualisation tools to give our elected representatives deeper insights into their groups, regions and branches. These tools allow us to present data in a more accessible and actionable way.

A key feature of this has been to find the locations of the 1,100 members who are not part of a specific group, enabling us to identify opportunities for engagement and ensure no member is left out.

This helps us foster stronger relationships with members and increase engagement across the organisation.

The CRM system, in collaboration with Digital Campaigns Manager Verity Morrish and our email marketing software, enables us to pinpoint these members with precision. This powerful combination of tools allows us to segment and reach out to them directly via email, so that our communications are timely, relevant and personalised.

The ability to communicate efficiently with these members has been a significant step forward in strengthening our overall outreach efforts.

### Tracking uptake of benefits

Furthermore, we are seeing promising developments in tracking the uptake of membership benefits such as travel insurance. By monitoring how often these benefits are used, we can gain valuable insights into what matters most to our members.

This will help us identify which benefits are the most popular and have the greatest impact, allowing us to refine our offerings and better align our benefits with the needs and preferences of members.

## We have refined and validated membership data

Additionally, understanding which benefits drive recruitment will enable us to tailor our marketing efforts and focus on the benefits that resonate most with potential members, supporting our recruitment efforts and improving member satisfaction.

Things are looking very promising. The systems are now stable, and overall efficiency has greatly improved. There is a strong foundation in place, and we are excited about the potential for further development.

With a reliable infrastructure, we now have ample opportunities to explore and deepen our analysis of the data. This opens up new possibilities for more informed decision-making, enhanced member engagement, and continued growth across the organisation.

The future holds great potential as we continue to refine our processes and uncover new insights.



# Regional reports

## LONDON: David Owen

Having held the role of London Regional Representative for approaching three years, progress has now been made in implementing plans to reduce the percentage of 'no group' national members to give them an opportunity to have a voice in the CSPA's democratic processes. This could be by restarting the local closed group or, if this were not possible, by considering options to attach their area to one of our nearby active groups.

'No group' member meetings advertised in *The Pensioner* were held around our region in Bexleyheath, Bromley, Mill Hill, Sutton and Watford. There was also a regional Zoom meeting for those who could not attend in person. All revealed only limited interest, and no practical opportunities to restart any of the groups.

The emphasis then moved to approaching our seven currently active groups to see if they were able to assist neighbouring closed groups. Attention was also given to two active groups experiencing problems. Lewisham and East Southwark was closing, but a merger with Croydon was agreed.

Active groups volunteering to take on neighbouring 'no group' members must consider the ability of their current committee to increase their group's size, their financial position and so on. We also have to address

the geographical problem that most active groups are to the west of the city centre.

Phases 1 and 2 of the group boundary changes are now complete. These involved Kingston and Croydon groups, and the former Epsom and Bromley groups. Phases 3 and 4 are now under active discussion. These involve the Twickenham & Richmond, Harrow, Hillingdon, Inner London and Southend-on-Sea groups, and the former Watford, Southgate & Wood Green, NW London, NE London and SW Essex groups. There will then be a sweep up later in 2025.

Our annual regional meeting included a small number of attendees from East Region, at their request, held at the Civil Service Club on 4 July with Sally Tsoukaris as guest speaker. Despite it being general election day, attendance was good and active discussions again ensued.

Occasional Zoom meetings for London Group committee members were held to address urgent issues. I offered to visit all of our region's groups to give an update and Q&A session, and the majority accepted.

I would like to thank all of our region's group committees for their essential work on behalf of their members during the year.

## SOUTH WEST: Les Calder

Over the past 12 months or so I attended the AGMs of all the active groups in the South West Region – Bristol, Plymouth and the East Devon Group I chair with considerable support from our Secretary, Clive Roberts, a master of newsletters.

During this period, Bath Group closed and has been merged with Bristol to form the Bristol, Bath & West Group. The group has also taken on the postcode areas of previously closed groups so that they now cover members living in the BS, BA, SN, SP and TA areas. This group, in my view, is very well run thanks to the efforts of Stuart, Martin and Colin, the main activists and officers. In addition, attendance of 20 to 25 members shows quite a healthy support from members.

Plymouth Group keeps going, thankfully, due to hard-working Secretary Geoff Ferguson and his small committee. Attendances are not large, with only eight to 10 at most, but interest remains active and the group still has representation at our AGM/conference by sending a delegate and issuing newsletters.

The East Devon Group, which I chair from Exeter, has agreed to take on members living in the previously closed group areas of Torbay and North Devon, representing those in the EX

and TQ postcodes. It is hoped that members living in these areas will become proactive and, if sufficient local volunteers can be found, consider re-opening their own groups once more.

Our committee of seven remains active and very supportive of CSPA policies and each year presents motions at the AGM.

As Regional Representative for the South West, I will arrange occasional online sessions again and invite any member in the South West who may wish a friendly chat online to contact me.

## There is a newly formed Bristol, Bath & West Group

These days, this is now more preferable to some members than attending physical meetings and I am happy to arrange. My details can be found in *The Pensioner* magazine for anyone to contact me.

Finally, I would like to thank those officers/committee in our three remaining groups for their continued support and also, of course, all South West members. I will continue to represent your views on the Executive Committee.

## EASTERN: Susan Hennah-Barham

I was honoured to be re-elected as the Eastern Regional Representative at the national AGM in 2024. Eastern Region currently has four active groups: Bedford & District, Cambridge & District, Clacton & District and Norfolk & Suffolk. Most of these have local meetings four times or more a year and all would welcome more members to attend their meetings. These may be advertised in *The Pensioner* and online on the CSPA website. In addition, groups send a local newsletter to their group members by email and/or post.

Most Eastern Region groups sent one or more

representatives to the CSPA AGM in 2024, and two groups put forward some excellent and pertinent motions. Please read on if you are interested in group-specific information.

Bedford & District is an active group that received some 300 members last year from nearby groups that had closed. This resulted in membership rising to 791. Their AGM was held on 14 March and CSPA General Secretary Sally Tsoukaris attended.

The chair announced at the group AGM that it will be his final year in the post. The succession issue had previously been discussed at group

meetings and in newsletters, but without any positive response. A welcome letter inviting the new recruits to come to group meetings is sent out, but with a few exceptions no reply is received. Bedford has a faithful group of members who attend all meetings.

Clacton & District Group is unusual in that they have monthly meetings that are very sociable and well attended by members who have been with the group for a long time.

The newly created Norfolk & Suffolk Group is working well and considering opportunities to be more inclusive to former Suffolk members. During

2024, four in-person meetings were sufficiently well attended to encourage the group to continue arranging such meetings, though they would like more members present. Four group newsletters were issued aiming to advertise the forthcoming group meeting. Although these are only four pages long, they pass on information from group circulars, plus local news and relevant material from any other source of which they are aware.

Cambridge & District Group has regrettably concluded that the group can no longer continue and aims to merge with Bedford & District sometime in 2025.



## **NORTH WEST: Harry Brett**

The North West Region, I am pleased to say, continues as before. One group represents Greater Manchester, encompassing what was previously three groups, 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 central Manchester. With good transport links there, they now have committee members from all the previous groups attending.

The Liverpool group thrives, with quarterly meetings. We have had to change venue and could do with a few more active volunteers. There was a reluctance for anyone to take on the role of Treasurer, so I am carrying out that as well as my regional role.

Chester remains a functioning group with monthly meetings and invited speakers. They have recently lost their Chair, Cynthia Coltman, but I am pleased to say that Paul Wilkes has ensured the group carries on.

The Wirral seems to be much more stable due to the sterling work of Mike Lawlor, and Tina Haslem has

## **One group now represents Greater Manchester**

been able to carry on, but all groups would greatly benefit from more participation. I attend all group meetings when I can and encourage them to fully participate. All groups sent a delegate to conference.

Unfortunately, there are non-active groups also in the North West: Blackpool & Fylde, Cumbria, East Lancashire, Morecambe Bay and Preston & Chorley. I send a monthly letter to interested members of these groups to keep them apprised of CSPA work. I welcome new members to join the email list – if you'd like to join, email me on h\_brett@sky.com.

I carried out several visits promised last year, one to each non-active group. I am sorry to say they were not successful in restarting any of the closed groups. Some members did attend but not sufficient either in number or interest to restart their group.

It is hoped that the proposal to change the voting system from group involvement to individual member involvement will create a situation where more individual members would wish to become more involved in the running of the CSPA.

## **NORTH EAST: Andy Aitchison**

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

We held our regional meeting at The Copper Beech Hotel in Darlington on 6 June 2024. Once again, it was well attended, with Deputy General Secretary David Luxton updating us on the CSPA's current campaigning priorities, work being carried out by HQ staff and progress on organisation and recruitment. Some excellent discussion was complemented with the customary lunch.

All active groups in the North East region held in-person meetings during the year. Sheffield & District continues to flourish, with a strong committee and now three EC members in their ranks.

As usual, I visited Scarborough Group in April for its AGM and was pleased to see they continue to run the group with an effective mix of official business and socialising.

I was also able to visit Newcastle, Teesside and West Yorkshire groups during the year and I continue to be impressed by the dedication and enthusiasm of all the officers and committee members.

Along with help from these officers, I am continuing to look at ways to communicate with members in the region who do not currently have access to an active group. In particular, Sheffield & District Group is looking at ways to support Lincoln & District members by offering added communication and access to activities.

Other areas with no group in the North East will hopefully in time be offered similar added support from neighbouring active groups.

Once again, there was a very strong representation from the North East Region at October's AGM in Kenilworth, with some excellent motions being presented.

We look forward to a busy 2025, with many issues affecting CSPA members needing continued campaigning.

## **MIDLANDS: Kevin Billson**

I am pleased to have completed my first full year as Midlands Regional Representative. The Midlands has four active groups, all of which met on at least three occasions during 2024:

- Birmingham & District – in Birmingham city centre
- Gloucestershire – in Cheltenham
- Leicestershire & Rutland – in Oadby
- West Mercia – in Worcester, Shrewsbury, Hereford and Wellington.

I was able to visit all four groups at least once during the year to introduce myself and get to know the dedicated officers and committee members who through their hard work and enthusiasm keep these groups going. I also took on the vacant role of Secretary within my group of Leicestershire & Rutland.

Two of the groups were pleased to welcome Sally Tsoukaris as guest speaker to address their meetings during the year too.

There are four closed groups within the Midlands: Coventry & Warwickshire, North Staffordshire, Nottingham & Derby and Oxfordshire.

- Coventry & Warwickshire – Former members of this group were encouraged to attend Birmingham & District meetings. Plans are in place to try and formalise an amalgamation of the two groups during 2025.
- North Staffordshire – I was not able to

establish contact with any former members of this group interested in restarting North Staffordshire meetings. Further efforts will be made in 2025.

- Nottingham & Derby – A meeting took place in October in Nottingham attended by me and the former Chair of this group, John Perry. Five additional members attended. It is hoped to get more former members interested in attending meetings going forward.
- Oxfordshire – I attended a meeting in December in Oxford with Mike Warner and two other CSPA members. A further meeting was planned for spring 2025.

A Midlands Regional newsletter is planned to be sent this spring by email to all CSPA members in the areas covered by the above closed groups in the hope of encouraging contact from members in North Staffordshire, attendance by Coventry & Warwickshire members at the Birmingham meeting and attendance at the forthcoming Nottingham and Oxford meetings.

An article along the same lines will appear in *The Pensioner*.

The Midlands regional meeting took place in June at the Old Joint Stock pub and theatre in Birmingham. All four active groups were represented, with David Luxton, Deputy General Secretary, attending as guest speaker.

## **SCOTLAND BRANCH: Christine McGiveron**

Scotland continues to have no remaining local groups, the last being Edinburgh, which closed at the Scotland Branch AGM in March 2022.

The 2024 AGM was held in Glasgow's Maldron Hotel on 25 April, a change from its traditional month of March. General Secretary Sally Tsoukaris kindly travelled direct from the Northern Ireland Annual General Meeting to attend the Scotland Branch AGM.

Attending members unanimously agreed all

Branch officers be re-elected to their positions – Wilson Macdonald, Chair; Michael Kirby, Membership Secretary; Cherry Dolan, Treasurer; Christine McGiveron, Administrator; and Muriel Haig, Minutes Secretary. The position of Vice Chair remained vacant for another year.

The Branch Officers agreed to serve another year. The Membership Secretary also agreed to serve another year as Branch webmaster and to continue his valuable database responsibilities.

**continued overleaf**



# Financial Report and Statement of Accounts 2024

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## Executive Council's Report for the year ended 31 December 2024

The Executive Council presents its report and the audited financial statements for the year ended 31 December 2024.

### 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 they are satisfied that they give a true and fair view of the state of affairs of the CSPA 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 CSPA will continue in business.

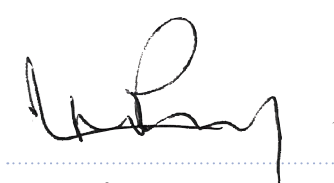
The Executive Council is responsible for keeping adequate accounting records that are sufficient to show and explain the CSPA's transactions and disclose with reasonable accuracy at any time the financial position of the CSPA.

They are also responsible for safeguarding the assets of the CSPA and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

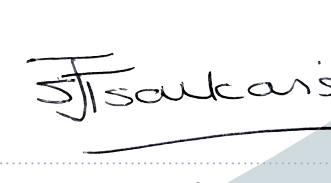
Each of the persons who is a member of the Executive Council at the date of approval of this report confirms that:

- So far as each Executive Council member is aware, there is no relevant information of which the CSPA'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 CSPA's reviewing accountant is aware of that information.

This report was approved by the Executive Council on 24 April 2025 and signed on its behalf by:



**Les Priestley**  
Chair



**Sally Tsoukaris**  
General Secretary



**Mike Sparham**  
National Treasurer

## SCOTLAND BRANCH: continued

Branch officers held some of their meetings face-to-face in the Griffin Pub in Bath Street, Glasgow, and some were held virtually via MS Teams. The Griffin was also the meeting place for member meetings, as it offers a very reasonable room hire charge, with attending members able to enjoy a good quality pub lunch/snack if they wish. This proved to be popular and four meetings, open to all Scottish members regardless of their postcode, took place.

A virtual option to attend was available to members who could not attend in person, but no one took up this offer.

The members' summer outing took place in

June, visiting the Kelpies, Callendar House and the Falkirk Wheel. Members travelled in the East Renfrewshire Community Transport Wee Red Bus, driven by Michael Kirby, Branch Membership Secretary, who is a volunteer driver for the charity. The bus was hired for a second year to keep costs down as fewer and fewer members are coming forward to go on these outings.

We ended the year with Christmas lunch in the Maldron Hotel, with a good turnout of members.

Scotland Branch newsletters issued quarterly were an important way of keeping in touch with the membership during the year.

The Branch Chair, Membership Secretary and Treasurer attended the national Annual General meeting in Kenilworth in October.

## NORTHERN IRELAND BRANCH: Tony McMullan

We were very busy in 2024 as we continued to lobby, campaign for and represent members' interests.

We met CSP to discuss matters relating to Northern Ireland civil service pensioners – McCloud; Walker and Goodwin judgements; pensions overpayments; pension statements. They also ensured that members' monthly contributions to us were refunded promptly.

We attended, as observers, the Northern Ireland Assembly All Party Group. This had been resurrected following the Assembly's return to business in January. Issues discussed included access to health and social care, transport, loneliness, digital exclusion, bank and Post Office closures, access to GPs and public toilets. We were represented at a major event held in Parliament Buildings entitled Preparing for an Ageing Population.

When the then Conservative Secretary of State for Northern Ireland announced a review of concessionary rail and bus fares, which ended in August 2023, there was no doubt he was expecting a significant reduction. However, with the restoration of the NI Assembly in January, this passed to Stormont. Then Minister for Infrastructure John O'Dowd MLA announced in March that he was minded to retain the scheme. This followed a huge campaign in which CSPA NI played a significant part.

In January the Assembly Executive had indicated they would submit a programme to citizens for

consultation. It was disappointing that it took eight months and when it came out, in draft form, it ignored older people's interests. We submitted a response calling for more hospital and residential/nursing bed provision, the restoration of the Winter Fuel Payment, age discrimination legislation and greater employment opportunities for older people.

Like many, we were shocked in July when the Chancellor withdrew the Winter Fuel Payment for over eight million pensioners. As this is a devolved matter, we lobbied the Stormont Executive. They argued that whilst all four political parties in our coalition

## We met CSP to discuss many issues relating to pensioners

government were strongly opposed to the decision, they didn't have the funding to restore the payment.

We joined the NPC NI and others in a march to Parliament Buildings in October, and went on the Nolan Show on the radio to express our views. We argued that, as the Stormont Executive was provided with additional funding by way of Barnett consequential, some should be used to restore the Winter Fuel Payment. We were therefore pleased when the Minister for Communities restored a one-off £100 payment to all pensioners in Northern Ireland.



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 2024, 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 2024, 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

24 April 2025

Profit and loss account for the year ended 31 December 2024

	2024 (£)	2023 (£)
Income	989,311	1,087,497
Expenses	(983,285)	(999,828)
Gross Profit/(Loss)	6,026	87,669
Other gains/(losses)	14,392	15,607
Profit/(Loss) before taxation	20,418	103,276
Tax on Profit/(Loss)	(4,363)	(2,016)
Profit/(Loss) for the financial year	16,055	101,260
Retained earnings brought forward	1,149,043	1,047,783
Retained earnings carried forward	1,165,098	1,149,043

Balance sheet as at 31 December 2024

	Note	2024 (£)	2023 (£)
Fixed assets	2	290	1,617
Current assets			
Investments	3	444,835	424,105
Debtors	4	41,092	36,082
Cash at bank		752,910	750,063
		1,238,837	1,210,250
Creditors falling due within one year	5	(74,029)	(62,824)
Net current assets		1,164,808	1,147,426
Net assets		1,165,098	1,149,043
Capital and reserves			
Profit and loss account	6	1,165,098	1,149,043
		1,165,098	1,149,043

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 24 April 2025 and signed on their behalf by:

Les Priestley  
Chair

Sally Tsoukaris  
General Secretary

Mike Sparham  
National Treasurer

Notes to the financial statements for the year ended 31 December 2024

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 CSPA.

Income

Income represents the amount derived from subscriptions, income from investments and services provided which fall within the CSPA’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.

2. Tangible assets	Computer equipment £	Total
<b>Cost</b>		
At 1 January 2024	21,075	21,075
Additions	-	-
At 31 December 2024	21,075	21,075
<b>Depreciation</b>		
At 1 January 2024	19,458	19,458
Charge for the year	1,327	1,327
Eliminated on disposal	-	-
At 31 December 2024	20,785	20,785
<b>Net Book Value</b>		
At 31 December 2024	290	290
At 31 December 2023	1,617	1,617

3. Investments	2024 (£)	2023 (£)
Listed investments	444,835	424,105
	444,835	424,105

Fixed asset investments revalued

The fair value of the listed investments at 31 December 2024 being £444,835 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

Cost or valuation	Other investments other than loans (£)
At January 2024	424,105
Retained distribution	6,338
New investment	-
Revaluation gain/(loss)	14,392
At December 2024	444,835
<b>Carrying amount</b>	
At December 2024	444,835
At December 2023	424,105

4. Debtors	2024 (£)	2023 (£)
Trade debtors	5,086	2,888
Prepayments	36,006	31,974
Tax adjustment re previous year	-	1,220
	41,092	36,082

5. Creditors	2024 (£)	2023 (£)
Trade creditors	30,135	20,483
Corporation tax	4,363	2,016
Group trust fund	23,322	21,400
VAT	4,691	6,389
Payroll taxation	8,962	9,699
Pension fund	-	331
Accruals and deferred income	2,556	2,536
	74,029	62,824

6. Reserves	2023 (£)	2023 (£)
Balance brought forward	1,149,043	1,047,783
Profit for the year	16,055	101,260
Balance carried forward	1,165,098	1,149,043



Appendix 1: Detailed Profit and Loss Account for the year ended 31 December 2024

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

Income	Notes	2024 (£)	2023 (£)
Subscriptions - England & Wales		823,348	880,580
Subscriptions - Scotland		89,187	92,724
Subscriptions - Northern Ireland		13,011	28,204
Advertising		44,409	57,985
CSIS Commission		11,204	14,856
Donations		36,154	46,070
Bequests		-	500
The Pensioner		33,333	39,044
Campaign fund		22,478	23,324
AGM receipts		2,764	2,388
Dividends		6,338	7,200
Interest / redeemed stock		9,317	7,346
VAT		(102,232)	(112,724)
		<u>989,311</u>	<u>1,087,497</u>
Expenses			
The Pensioner	1	196,029	222,247
Executive Council expenses	2	25,539	24,678
Accommodation, administration & support	3	483,691	454,878
Membership recruitment & publicity	4	22,793	29,600
Group support & development	5	26,262	14,503
Legal/Survey/Delap claims		1,867	-
Accountancy		18,415	16,548
HR fees		3,150	13,771
Annual general meeting		50,469	52,135
Miscellaneous including publications		1,204	459
Subscriptions to Scotland		88,472	92,623
Subscriptions to Northern Ireland		13,726	28,204
Affiliation fees	6	2,082	2,454
Insurance		3,837	4,121
Campaigning activity		28,823	28,822
Campaign fund		15,599	12,810
Depreciation/ Fixed asset write off		<u>1,327</u>	<u>1,975</u>
		<u>983,285</u>	<u>999,828</u>
Gross Profit/(Loss)		<u>6,026</u>	<u>87,669</u>
Other gains/(loss)			
Change in fair value of listed investments		14,392	15,607
Profit/(Loss) before taxation		20,418	103,276
Corporation tax		(4,363)	(2,016)
Profit/(Loss) for the financial year		<u>16,055</u>	<u>101,260</u>

Notes to the Detailed Profit and Loss Account for the year ended 31 December 2024

1. The Pensioner	2024 (£)	2023 (£)
Printing	74,804	86,485
Postage	70,060	87,489
Fulfilment	22,865	22,742
Tapes for the blind	250	131
Design and management fee	22,700	21,000
Professional fees	<u>5,350</u>	<u>4,400</u>
	<u>196,029</u>	<u>222,247</u>
2. Executive Council expenses	2023 (£)	2022 (£)
Travel and subsistence	12,034	9,681
Room hire	717	1,155
Miscellaneous	2,598	900
Regional representatives	6,289	5,140
Advisor fees	<u>3,901</u>	<u>7,802</u>
	<u>25,539</u>	<u>24,678</u>
3. Accommodation, administration & support	2024 (£)	2023 (£)
Staffing		
Salaries and PAYE	366,611	341,139
Stakeholder pension	12,068	9,327
Salary refund	<u>(408)</u>	<u>(4,890)</u>
	<u>378,271</u>	<u>345,576</u>
Premises		
Rent	16,625	22,166
Service charges	7,235	7,601
Rates	7,621	8,007
Cleaning / water bottles	3,685	3,852
Insurance	-	246
New premises	<u>13,427</u>	<u>-</u>
	<u>48,593</u>	<u>41,872</u>
Communication, support & services		
HQ cost of Zoom	-	135
Stationery	2,113	1,970
Posting and franking machine	8,330	14,096
Telecommunications equipment	7,766	9,256
Printer/photocopier	4,941	7,630
Computer hardware/software	22,107	22,710
General data protection	3,601	4,169
Equipment maintenance	<u>433</u>	<u>2,601</u>
	<u>49,291</u>	<u>62,567</u>
General		
Travel and subsistence	3,898	2,627
Training	458	1,125
Miscellaneous	<u>3,180</u>	<u>1,111</u>
	<u>7,536</u>	<u>4,863</u>
	<u>483,691</u>	<u>454,878</u>

4. Membership, recruitment & publicity	2024 (£)	2023 (£)
Advertising & promotion	1,507	-
Membership services	21,286	29,600
	<u>22,793</u>	<u>29,600</u>
5. Group support & development	2024 (£)	2023 (£)
Reimbursement groups	24,736	12,987
Regional meetings	1,370	1,372
Room hire	156	144
	<u>26,262</u>	<u>14,503</u>
5. Affiliation fees	2024 (£)	2023 (£)
NPC	1,300	1,125
AGE Platform Europe	424	419
PSPC	-	520
Carers UK	158	190
Tax Justice Network	200	200
	<u>2,082</u>	<u>2,454</u>



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