



Annual Report 2025

Including Financial Report
and Statement of Accounts



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People in later life have significant contributions to make to the economy and society, so we have been campaigning for policies, finances and support so they can stay active

Introduction



General Secretary
Sally Tsoukaris

'Fury over winter fuel payment cuts,' screamed a headline in *The Pensioner* magazine's winter issue (December 2024) as we joined protests and campaigns for its reinstatement to prevent avoidable hardship and excess deaths over the coldest months of the year. Perhaps due to the outrage expressed – not only by pensioners and seasoned campaigners but also by ordinary people of all ages up and down the country – on 9 June 2025 Chancellor Rachel Reeves said that the winter fuel payment of £200 per household (£300 if one person is aged 80 or over) would be extended to all pensioner households with an income of less than £35,000 a year. This extended the payments to more than nine million pensioners who had lost out the previous year.

Alongside calls for winter fuel allowance payments to be restored, the CSPA and other organisations implored the government to increase the uptake of pension credit and, to

be fair, concerted efforts were made but sadly with limited success, for we are still stuck with 760,000 people being eligible but not claiming this vital support. In the UK today, the number of pensioners living in relative poverty remains stubbornly high at around 1.9 million people.

To build on the success of our Later Life Ambition's (LLA) pensioners' manifesto, *Standing by Pensioners*, published in the run-up to the July 2024 General Election, CSPA and its LLA partners, the National Association of Retired Police Officers (NARPO) and the National Federation of Occupational Pensioners (NFOP), launched the Budget for Later Life at a successful parliamentary event in late October 2025. The event, which preceded Rachel Reeves' autumn Budget statement, was sponsored by Kirsty Blackman MP (SNP). A range of MPs and others attending heard from her and other speakers, including Ann Davies MP (Plaid Cymru), about the challenges older people face in their constituencies. Celebrity support came from TV presenter and author Sue Cook, and LLA was featured in a three-page spread in a national newspaper.

By 2030, there will be almost 14 million people in later life in the UK, each with their own aspirations and needs and also, crucially, each with significant, positive contributions to make to our economy and to society, provided the right

1.9 million

Pensioners living in relative poverty in the UK

8.7 million

Pensioners paying income tax, compared to 4.9 million in 2010/11

policies and necessary support are in place. Unless today's policymakers act with foresight, the struggles being faced now in accessing vital services and support will plague generations to come.

The LLA's Budget for Later Life seeks to argue the case for protecting the state pension, reducing tax on pensions, tackling the gender pension gap and ensuring a minimum income guarantee, on the basis that older people who are supported in these ways can continue to stay active and well for longer and make positive contributions. The Budget also set out the need to make more safe and adaptable housing available, improve access to public transport, support the provision of good-quality health and social care and support older people in workplaces more.

By the end of 2025, the Labour government had launched a plethora of consultations on a range of issues relevant to CSPA and LLA campaigns, and this brought opportunities to feed into consultations ranging from 'Buses Connecting Communities' (Transport Select Committee – January 2025), the Department for Science, Innovation and Technology's 'Digital Inclusion Action Plan' (April 2025), the use of 'AI in Financial Services' (Treasury Select Committee – April 2025), the Chancellor's Spending Review (HM Treasury – May 2025), 'Local Bus Services in England' (Public Accounts Committee – July 2025), the third independent 'Review of the State Pension Age' (October 2025) and the 'Impact of the Transition of the State Pension Age' (December 2025).

The CSPA has kept up pressure to maintain the triple lock, to keep the state pension in line with inflation and average earnings. The government is committed to the triple lock only for the duration of the current parliament, due to end in 2028/29. In her autumn statement on 26 November, the Chancellor confirmed that both the full new (post 6 April 2016) and basic state pensions would rise by the September 2025 CPI of 4.8% in April 2026. Two-thirds of pensioners, around 8.1 million people, receive the lower, basic state pension under the pre-2016 system, with around 6.9 million of these individuals also receiving the additional state pension.

In April 2025, the state pension went up by 4.1% under the triple lock, bringing the new state pension of £11,973 per annum to just under the personal income tax threshold, which has been frozen at £12,570 since 2021. The CSPA is campaigning for the tax threshold to be uprated annually, in line with inflation, to reduce the number of pensioners and others on lower incomes being brought into paying tax through fiscal drag.

Attracting new members to the CSPA

We continue to raise the CSPA's profile and influence through various approaches:

- Submitting evidence to select committees and all-party parliamentary groups on issues ranging from digital exclusion/inclusion to the importance of local bus services and the third statutory review of the state pension age
- Online events on civil service pension-related issues and to assist those preparing for retirement, including CSPA participation in events run by the **FDA** and **PCS** unions, the **Charity for Civil Servants** and the **Civil Service Club**
- Work with our campaign partners in the **Care and Support Alliance** ('Show Us You Care') and the **Carer Poverty Coalition** to highlight issues around health and social care, as well as with those conducting independent reviews for the government, including on the NHS Ten Year Plan, the Inquiry into Carer's Allowance Overpayments (Liz Sayce OBE) and Baroness Casey's Commission on Social Care Provision
- Supporting the campaigns of like-minded organisations in the sector including **Independent Age**, the **Centre for Ageing Better** and **Age UK** (increased pension credit uptake, commissioners for older people in England and in Scotland, and social tariffs for energy and water)
- Working with the **Cabinet Office** and 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
- **Promotional videos** to highlight CSPA's work on our website, social media platforms and on the civil service pensions portal
- **CSPA adverts and introductions in newsletters** circulated by the Civil Service Pension Scheme, the Civil Service Insurance Society and the Civil Service Club

Campaigning in parliament

The broadcaster Sue Cook (centre) backed our Budget for Later Life at our parliamentary event. On the left is Baroness Altmann, the former pensions minister and on the right is David Luxton, the CSPA's pensions manager.



Ann Davies MP (Plaid Cymru for Caerfyrddin) spoke of the need for more support and opportunities for older people

L-R: Steven Turner, vice chair National Federation of Occupational Pensioners (NFOP); Richard Pollock, NFOP communications manager; Richard Critchley, president of the National Association of Retired Police Officers (Narpo); Alan Lees, Narpo chief executive; Sally Tsoukaris, CSPA general secretary; David Luxton, CSPA pensions manager; and Verity Morrish, CSPA digital campaigns manager



The Chancellor said that the full ‘new’ state pension was to rise by 4.8% to £12,547.60 from April 2026, bringing it closer to the £12,570 tax threshold, but also said those whose only source of income was the state pension would not be taxed on it once it breached the threshold from 2027 onwards. This was necessary because of her decision to keep the personal income tax threshold frozen for even longer – until 2030/31. The Office for Budget Responsibility forecasts that 600,000 more pensioners will be paying tax in 2026/27, rising to an additional one million people per year beyond that until 2030/31. Currently, 8.7 million pensioners pay income tax, compared to 4.9 million in 2010/11.

AGM 2025

We held a busy CSPA annual general meeting in Kenilworth on 8–9 October 2025, with 46 motions received for consideration. CSPA Chair Les Priestley led us through three lively sessions, supported by Vice Chair Roisin Lilley. We are appreciative of the continued efforts of all members of the CSPA Executive Council and of the Standing Orders Committee, who ensure things run smoothly with the help of Chief Scrutineer Mike Duggan and tellers under the guidance of Chief Teller John Hickey.

We were pleased to host special guests including Jan Shortt, National Pensioners Convention General Secretary,

Major General Neil Marshall, CEO of the Forces Pension Society, NARPO Chair Richard Critchley and NFOP CEO Eamonn Donaghy, as well as guests from the Charity for Civil Servants, Connect, Affinity Resolutions, the RNLI and the Civil Service Insurance Society.

The 2025 AGM saw the CSPA commit to redoubling its efforts to campaign for improved financial and social provision for older people. Among motions for action, delegates voted for the CSPA to: press the government on the lack of progress on a new social care plan; change the way overpayments of carer’s allowance are recovered; and raise awareness of health issues such as falls and dementia. Delegates at the AGM also called for further campaigning on digital exclusion issues and heard from the Charity for Civil Servants, which helped more than 6,300 people in financial or emotional need last year.

Matthew Boyd, Senior Account Manager at Connect, spoke to a report on CSPA members’ responses to a consultation on the introduction of all-member ballots for Executive Council posts, with 76.6% of members indicating support for their implementation, and 86% indicating their intention to participate. The Executive Council’s motion proposing a two-year trial of all-member ballots was subsequently carried, so the CSPA is to commence a trial in 2026, when all members will be invited to submit nominations for Chair,



The CSPA held its annual general meeting in October in Kenilworth.

Vice Chair and five national Executive Council positions and subsequently vote to fill these.

The 2025 AGM also supported the Executive Council's motion proposing a member consultation on CSPA's status as an unincorporated association and the possible alternatives, including that of the CSPA becoming incorporated, to ensure the organisation's future is sustainable in an ever-changing world. A member survey and round of regional meetings to consult groups and branches was subsequently planned for early 2026.

Campaigning work – our major purpose

Work on civil service pensions

Civil service pensions were increased by 1.7% from 7 April 2025, based on the consumer price index (CPI) in September 2024. This seemed far less generous than the 6.7% increase seen the year before in April 2024, and was

especially keenly felt as the rate of inflation had risen to 3.5% by the time the extra 1.7% appeared in pensioners' bank accounts. But fortunately, by the time the September CPI was determined later on in 2025, it had risen to 3.8%, ensuring a slightly better increase for the following year.

Many CSPA members are reliant on the state pension to supplement their civil service pension income as the average civil service pension in payment in 2025 was just under £10,000 per annum (£9,925), with the equivalent for women being far lower due to a gender pension gap of around 45%! We have continued to highlight the realities for civil service pensioners and the need to address the gender pension gap, working with the Cabinet Office.

As mentioned in the last annual report, in November 2023 we learned that Capita had been successful in a prolonged procurement process and would be administering civil service pensions from 1st December 2025, taking over

Staff changes at CSPA in 2025

We started 2025 soon after moving to Clapham Junction, which has proved advantageous. Although we do not have as much space as we did in Croydon, we have better quality accommodation, access to a suite of large meeting rooms and a more convenient location for Westminster meetings and for staff commuting from around London.

In June 2025, our part-time Office Manager, Lorraine Lydon, retired and we were joined by our new full-time Office Manager, Nadeene Morris. Nadeene has become an asset to the team, coping with grace and professionalism with the not insignificant tasks of dealing with our banking, the issuing of group newsletters and the administration of the AGM, among other matters.

August saw Benedetta Makanju leave the team to travel the world after two years at CSPA HQ. We

welcomed her replacement, Katrina Hicks, just days before the AGM in October, giving her a unique introduction to the width and breadth of the organisation during her first week. Katrina has already endeared herself to members through her empathy and efficiency in dealing with incoming calls, especially when the transition to Capita saw increasingly desperate and frustrated members and non-members ringing CSPA HQ in December 2025 and during the early months of 2026.

At the end of December 2025, our part-time Finance and AGM Manager, Marion McAuliffe, retired after almost 13 years as part of the team. Marion will be very much missed, and we wish her well as she enjoys spending time with her new grandchild and being out and about with her beloved dogs.

December also saw Pensions and Personal Case Manager Christine Haswell depart after more than four years spent tirelessly supporting CSPA members, the Executive

Council and her fellow officers. She is to take up an opportunity at the National Association of Head Teachers. Our loss is their gain, as the saying goes.

Deputy General Secretary David Luxton took partial retirement from January 2026, assuming the role of part-time Pensions Manager, where he can use his sound knowledge and experience of dealing with civil service pensions to good effect. We are grateful to David for his work and pleased to support his partial retirement in a way that is so beneficial for CSPA members. Before the Christmas break, Jonathan Safir was recruited to take up the Deputy General Secretary role in February 2026.

While the number of changes to the team this year has been challenging, I am tremendously appreciative of all my colleagues' continued commitment and hard work on behalf of CSPA members, and welcome those who have joined us, bringing new skills and fresh enthusiasm.

from MyCSP. Even before the transition to Capita, CSPA had concerns about MyCSP's service and potential issues for service continuity and data security across the transfer. Some of these concerns were conveyed in oral evidence to the National Audit Office inquiry in April 2025 and later as written evidence, based on a survey of CSPA members' experiences, to the Public Accounts Committee's (PAC) review in June 2025.

When the PAC's report was published, it revealed that Capita had missed a series of important milestones across the transition, and expressed concerns that the incoming administrators may not be sufficiently ready by December to take over from MyCSP. The committee had also asked the Cabinet Office to provide additional information on their consideration of the option to bring the service back in-house, as the PAC had residual queries about whether this possibility had been explored enough.

The CSPA actively engaged with the Capita team heading development work across the transition and had been promised positive engagement and effective working relationships, especially around the escalation of members' cases for resolution and day-to-day interactions to administer CSPA member subscriptions paid through voluntary deductions. As the summer months passed, members of the PCS union at MyCSP took rolling days of industrial action due to MyCSP's failure to recognise unions over the TUPE transfer of staff to Capita. This slowed query response times and increased call waiting times; however, Capita and the Cabinet Office continued to assure CSPA that the transition would be 'seamless'.

Sadly, after Capita's start date on the 1 December, the concerns CSPA had expressed were realised, and the service was severely impacted in the months that followed, with long telephone waiting times, issues with members' access to the web portal and significant delays in the release of payments to recent retirees. Fortunately, most CSPA members, whose pensions were already being paid, were unaffected. However, those who had recently retired, experienced bereavements or were in the process of dealing with their McCloud options, as well as others reporting changes in circumstances or needing to access information, were negatively impacted.

The worst cases we dealt with saw members facing hardship in the months following their retirement because payments took several months to be made in some instances. CSPA worked closely with the Cabinet Office to ensure that the transitional support offered (hardship loans) was communicated, and we called for interest on late payments and compensation to be paid.

Thanks



CSPA would like to thank all members for their support, especially those who work tirelessly as volunteers to roles on the Executive Council and on group and branch committees for, without them, it would be impossible to achieve all that we do

The CSPA raised and escalated concerns on behalf of members, writing letters, securing meetings with MPs, the Pensions Regulator and others, and achieving national press coverage around the problems and members' cases. These issues resulted in an increase in CSPA membership, demonstrating in all sorts of ways our reason for being – to 'protect what you have earned'.

CSPA Executive Council update

- During 2025, no changes were made to Executive Council membership
- At the 2025 AGM, all members of the Executive Council were re-elected to their positions
- Les Priestley was re-elected as Chair of the Executive Council and Roisin Lilley was re-elected to the Vice Chair position
- All the English regions re-elected their regional representatives
- The post of Representative for Groups in Wales remained vacant, as no nominations were received

Recruiting and retaining people are priorities, so we have been raising the CSPA's profile and promoting its many benefits to new, existing and returning members

DGS Round-up



Deputy General Secretary
David Luxton

Membership, recruitment and organisation

The continued recruitment of new members to the CSPA is vital for sustaining the association for the future, building on our proud record over the past 73 years – since 1952 – to protect the value of civil service pensions and promote the interests of retired civil servants and the wider interests of all pensioners.

During 2025, a range of initiatives were launched to raise the CSPA's profile and awareness among working civil servants, especially those approaching retirement, as a means to attract new members.

Currently, 96% of new members are joining via the website. New content has been developed for website to attract interest, including:

- Podcasts on relevant issues of interest to civil servants who are close to retirement include: explaining the McCloud remedy 2015 and its implementation for those affected; state pensions explained; and membership benefits
- A taster version of *The Pensioner* magazine without adverts and contact details
- More news items on pension-related issues
- An updated CSPA recruitment video prepared by Digital Campaigns Manager Verity Morrish
- Promoting joint events and links with other civil service organisations.

Other new recruitment initiatives and developments include:

- The Cabinet Office agreed to include a CSPA promotional article, with links to our website, in the official civil service pensions newsletter issued in October 2025. This was a significant breakthrough following a seven-year period of no coverage in the official pension newsletters (due to misplaced concerns about GDPR)
- Pre-retirement webinars for working civil servants run by the CSPA Pensions Manager have proved to be a very effective way of promoting the CSPA and engaging with potential members

96%

of new members are joining via the website



80,000

people viewed the CSPA website during 2025

- Our liaison with the PCS and FDA unions and the Charity for Civil Servants has proved popular and led to requests for more CSPA webinars in 2026
- We are also liaising with the Prospect union, including supporting and promoting its campaign on the gender pensions gap to raise awareness of the issue
- Former Pensions Manager Chris Haswell spoke at four PCS webinars on pensions
- The CSPA also presented at the Charity for Civil Servants webinar on retirement planning, held during Money Awareness Week in November 2025
- The CSPA reached agreement in September with the London-based Civil Service Club about promoting us to their members, and they included an article about the CSPA in their October newsletter sent to all their members, which helped attract many new members to the CSPA that month
- Further initiatives with the Civil Service Club are planned for 2026.

During the year, more than 80,000 people viewed the CSPA website which now includes a direct link to join CSPA, as detailed in the Digital Campaigns Manager's report.

The new, simplified travel insurance scheme, first launched in July 2024 in conjunction with the not-for-profit Civil Service Insurance Society, has proved very popular and has boosted membership recruitment and retention. It is a condition of the scheme to be eligible for cover that CSPA membership is maintained throughout the period of the policy.

Recruitment issues

Despite all these initiatives and boosts to our recruitment, 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. To address this, the Executive Council continues to pursue the recruitment strategy endorsed at the 2023 AGM.

The recruitment strategy is to focus on practical steps to raise the CSPA's profile in the civil service community and highlight 'who we are and what we do' to represent the interests of civil service pensioners to attract new members.

Membership recruitment during 2025

A total of 679 members were recruited during 2025, a significant increase on the previous year, and 1,132 lapsed members were reinstated; unfortunately, we lost 2,513 members. The total membership at the end of 2025 was 32,079 as shown in the table below, along with monthly recruitment trends.

	England and Wales	Scotland	Northern Ireland	Overseas	Total
1 January 2025	26,436	2,578	3,257	500	3,271
31 December 2025	25,899	2,520	3,166	494	3,2079
New joiners	526	58	90	5	679
Reinstated	929	132	23	48	1,132
Leavers	2,033	234	217	29	2,513
Monthly recruitment trend					
January	65	5	8	0	78
February	47	7	5	0	59
March	33	2	4	0	39
April	28	3	6	0	37
May	36	7	3	2	48
June	30	3	11	0	44
July	29	3	17	1	50
August	49	4	10	0	63
September	46	9	3	1	59
October	35	3	3	0	41
November	89	9	16	0	114
December	39	3	4	1	47
2025 Total	526	58	90	5	679

Benefits: discounts, insurance and legal

In February 2025, the Executive Council embarked on a review of membership benefits and services, in particular to review the value for money of our contract with Parliament Hill, which has provided retail discounts to CSPA members for the past 10 years but at a significant annual cost. The review also examined the take-up of all membership benefits and undertook a benchmark comparison with the benefits offered by comparable organisations to their members.

Following the review, the Executive Council decided in April 2025 to terminate the 5-year contract with Parliament Hill with effect from 3 July 2025 (the expiry date of the contract). Notice was served on Parliament Hill and the final payment has been made up to the expiry date.

Before terminating the Parliament Hill contract, agreement was reached with an alternative provider for the same type of retail discounts. The key benefit of using Perkjam is that the service is offered free of charge to the CSPA as it earns commission from the companies' offering discounts, based on the total membership numbers of all their affinity partners combined. In contrast, the cost to the CSPA of using Parliament Hill

in the previous 12 months was £10,730 plus VAT, paid quarterly, yet the service was used by only 295 members in 2024 and 245 members in 2023. It was clearly not value for money.

Travel insurance

In response to membership feedback about the travel insurance it offered, the CSPA secured agreement with the Civil Service Insurance Society to introduce a new, simplified travel insurance scheme from 1 July 2024, based on qualifying criteria and being fit to travel. Details of this scheme were published in the Summer 2024 issue of *The Pensioner*.

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

Harvey Howell solicitors

In June 2024 the CSPA introduced members to the legal services offered by Harvey Howell solicitors in providing advice on powers of attorney and wills. The company offers a free initial consultation to CSPA members. A video podcast about the services offered by Harvey Howell solicitors is on the CSPA website.

The Pensioner magazine

Four issues of *The Pensioner* were published in 2025 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 Square 7 Media, which continued to publish *The Pensioner* magazine on behalf of the CSPA. Thanks are due to Gaynor Garton of Square 7 Media for her design input which help make the magazine so fresh and attractive to read and popular with members.



The key elements of the strategy are to:

- Highlight our CSPA 'brand' offering at every opportunity to highlight who we are and what we do for members to protect what they have earned
- 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, including the administration of the scheme, the value of 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 benefits that are attractive and relevant to our members, such as the Civil Service Insurance Society travel insurance scheme.

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

Group and regional structure

The number of active local groups continued to decline during the year, continuing a trend since groups were forced to stop meeting in person for a prolonged period. There are now 36 active groups across our eight English regions and Wales.

A key recommendation of the 2023 review of our group structure was to encourage quieter 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 active groups also looked to restart and incorporate groups that had previously closed. This was to address the problem of around 40% of members in England and Wales not being attached to a group. The reorganisation of groups is detailed in the regional reports below.

Relations with other organisations

National Pensioners Convention

During 2025, Pensions Manager David Luxton and National Treasurer Mike Sparham alternately represented CSPA on the National Pensioners Convention (NPC) National Executive Council (NEC), along with Executive Council member Andy Aitchison, with Les Calder serving as reserve member of the NEC.

Most of 2025 was dominated by the NPC's deteriorating financial position. Its NEC had taken a pre-emptive decision in January 2025, following consultation with affiliates, to set up an incorporated company to protect the NPC name and liabilities of its officers and members in the event that it could not meet its ongoing financial obligations.

The Treasurer, Steve Whitehead, said the NPC was facing 'financial catastrophe'. For many years, it had been running a deficit for 8–9 months of the year

At the NEC meeting on 25 November, the NPC's worsening financial position became the only subject of discussion, following a report from the Treasurer and NPC General Secretary.

The Treasurer, Steve Whitehead, presented the Financial Report and said the NPC was facing 'financial catastrophe'. The organisation had for many years been running a deficit for 8–9 months of the year and it was no longer sustainable as reserves were depleted; two national affiliates had not paid their subscriptions that year. There was the real possibility of running out of money with the risk of insolvent trading, which is illegal.

The Treasurer added that the Finance Committee had been preparing a budget for 2026 but recognised it was looking very different from recent years. A major sponsor, Age UK, which had been providing an annual donation of £30,000, representing 25% of the NPC's income, had indicated it would be much reduced or nonexistent next year owing to



financial pressures. The Treasurer concluded that he had previously warned that the NPC could be bankrupt in early 2026 and that was now becoming a reality.

The General Secretary, Jan Shortt, then read out a statement referring to the regular reports to the NEC about the worsening financial position. Significant savings had been achieved, but there continued to be annual deficits and, for two-thirds of each year, the budget was in deficit. It was now clear that in 2026 the deficit would overwhelm the NPC and it would not have enough money to pay the staff or its rent or continue its lawful operations. The three employees had been given notice that they were at risk of redundancy with effect from 31 January 2026. She added that, if the NPC became insolvent, then liability would rest with every single officer, member and affiliate of NPC.

The General Secretary concluded that a motion to dissolve the NPC under clause 8 of its constitution would be tabled at a special meeting of the NPC NEC on 20 January 2026, followed by a Special Delegate Conference of affiliates in February 2026. As a consequence, the normal business of the NPC was suspended for the remainder of the year.

Charity for Civil Servants

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

Civil Service Sports and Recreation Council

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

NARPO

CSPA works closely with NARPO through the LLA consortium with our parliamentary advisers in Connect, and on joint campaigns relevant to public service pensions and the general wellbeing of pensioners.

NFOP

CSPA continues to enjoy a good working relationship with the NFOP and through our campaigning work with LLA and Connect.

The Lifeboat Fund

Mike Lawler was CSPA's representative on the Lifeboat Fund charity throughout 2025.

Thanks



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

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

Who's Who 2025

CSPA officers

President: Brian Sturtevant
Vice-President: Mike Lawler
Chair: Les Priestley
Vice-Chair: Roisin Lilley

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, Charles Cochrane, Pam Flynn, Linda Ridges-Waite, Richard West

Scotland Branch

Christine McGiveron, Wilson Macdonald (up to May 2025) Michael Kirby

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, Mike Sparham (National Treasurer)

Finance and General Purposes Committee

Linda Ridges-Waite, Andy Aitchison, Charles Cochrane, Tony McMullan, Christine McGiveron/Cherry Dolan, Dr David Owen, Mike Sparham (National Treasurer)

Organisation and Recruitment

Les Calder, Dr David Owen, Harry Brett, Mike Buckley, John Clarke, Susan Hennah-Barham

Campaign Committee

Greg Mountain, Pam Flynn, Richard West, Kevin Billson

National Pensioners Convention (NPC) National Executive Council

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

Age UK – Stakeholder Meetings

Sally Tsoukaris (General Secretary)

The Lifeboat Fund

Mike Lawler

British Toilet Association

Andy Aitchison

Additional attendees

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

The pension scheme has become more complex and gone through many changes, which means providing advice and support is more important than ever

Pensions Report



David Luxton

Access to information and support on any civil service pension issue is a key offering to CSPA members. This part of our service has evolved considerably in recent years as the pension scheme has gone through many changes and become more complex.

The impact of the McCloud legal judgment in 2018 and the 'remedy' to address unlawful age discrimination during the transition to the Alpha scheme from 2015 has added to the complexity of the pension scheme and dominated our regular discussions with the Cabinet Office, which retains overall responsibility and accountability for the civil service pension scheme.

At the same time as the remedy implementation phase, the administration of the civil service pension scheme was transitioning to Capita from 1 December 2025, which was awarded the contract by the Cabinet Office in November 2023 (see the General Secretary's report).

Although the CSPA cannot give financial advice, we can help members navigate the civil service pension system and give appropriate guidance and support when needed.

Throughout 2025, Christine Haswell was the Pensions Personal Cases Manager for the CSPA and played an active role in providing guidance and support for members as

well as providing regular updates to members through *The Pensioner* magazine, website podcasts and speaking at webinars to working civil servants approaching retirement. Christine left the CSPA at the end of the year to take up a new job as Pensions Officer for the National Association of Head Teachers. We all wish her well in her new job and thank her for her enormous contribution in helping the CSPA members and leading on pensions policy issues.

I take over Christine's part-time role from January 2026, just after the switch over from MyCSP to Capita.

McCloud remedy choices work suspended in October 2025

Our help and support for members has been in focus during the implementation phase of the McCloud remedy for pension scheme members who retired between April 2015 and March 2022 (the remedy period). In order to be fair to older and younger scheme members, those still working and those retired since 2015, the pension scheme has to offer a choice of retirement benefits between April 2015, when the new Alpha scheme came in, and the end of March 2022, when all working scheme members were moved to the Alpha scheme.

From January 2025, letters were issued to retired scheme members who had service during the period from April 2015 to March 2022. The letters offered an 'immediate choice' of taking either legacy scheme benefits or Alpha scheme benefits for the remedy period. Members then had up to 12 months to make their decision by returning the choice form with their option ticked.

However, sending out the option choices – a process that was expected to take 18 months – has ended up taking

more than two years. At the end of 2025, only about half of those eligible have received an option, which has caused immense frustration and distress for our members and we have raised this directly with the Cabinet Office. We also submitted evidence to the National Audit Office and the Public Accounts Committee.

The overwhelming majority of retired members opted for Alpha benefits for the remedy period, but this will not be the case for everyone. The majority of members have responded with their choice and been given backdated payments, but a substantial number did not receive an option form. From the end of October 2025, no new remedy cases were taken on as the switch from MyCSP to Capita began;

During 2025, progress was finally made on the implementation of the legal cases known as Walker/Goodwin that equalise survivor benefits for spouses

Capita had not planned for this work under its contract because it was meant to have been completed by March 2025. By the end of the year, we were still waiting for news of when this work would be completed.

Pre-1987 widowers'/widows' pensions

During 2025, progress was finally made on the implementation of the legal cases known as Walker/Goodwin, which equalises survivor benefits for spouses.

Women who are in the civil service pension scheme now with service between 1978 and 1987 – which was before spouse benefits for women scheme members were compulsory – will now get another chance to provide survivor benefits cover for a spouse for that period. Having different dates apply for spouse cover is seen as discriminatory for working people and the CSPA was formally consulted by the Cabinet Office on a way forward for addressing the discrimination by reopening the opportunity to provide pension benefits when the criteria fits for some retired women.

Further information is available on the CSPA website or by **contacting enquiries@cspa.co.uk**

Guides for members

The CSPA provides information on issues that affect members and publishes guidance leaflets. These can be download from the members-only part of the CSPA website, or obtained by contacting the CSPA office.

Recent guides include:

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

Meetings with the Cabinet Office

The CSPA is recognised by the Cabinet Office as the appropriate representative body for retired civil servants and we are formally consulted on pension changes affecting retired civil servants. We have regular meetings with the Cabinet Office senior pensions team on all issues related to civil service pensions. During 2025, there were regular discussions on service levels, with the impending transition all the administration for the pension scheme to Capita from 1 December 2025. During the summer, we surveyed members on their experiences with the previous administrator, MyCSP. This informed evidence that we submitted to the Public Accounts Committee in July, following a report by the National Audit Office in June on the level of service provided by the pension scheme administrator.

Reports of our meetings with the Cabinet Office are circulated to local groups for their information.

Protecting what you've earned

The CSPA was set up in 1952 to protect the value of civil service pensions. That remains our primary aim and focus. Members can be assured that they can call on the CSPA to protect what they have earned. That will continue to be our primary role and purpose.

I look forward to serving members in my new role as Pensions Manager from January 2026.

We have enhanced how we communicate, making it easier for members to stay in touch and be informed, while preserving our traditional approaches

Digital Update



Digital Campaigns
Manager
Verity Morrish

This year has seen improvements in how we communicate with members, making it easier for them to stay informed. These are about adding options – not replacing traditional approaches. Members value printed communications and personal contact, and these remain important.

Group newsletters and meetings

Because of continued increases in printing and postal costs, we trialled sending group newsletters by email in spring 2025 to members whose email addresses we hold.

The trial worked well and, in the second half of 2025, we adopted this approach on a permanent basis for those who are happy to receive newsletters electronically.

Sending newsletters by email has reduced postal costs, improved the reliability of delivery and allowed information to reach members more quickly.

However, we fully recognise that many members prefer a printed copy. We will continue to send newsletters by post to anyone who would rather receive them that way.

Looking ahead, we are negotiating with our postal supplier to ensure we continue to provide a reliable and cost-effective service for printed mailings.

Since spring 2025, all group meetings (where notified to HQ) have been added to a central calendar within the members' area of the website.

Let's Talk: new audio content

In 2025, we introduced our first podcast, Let's Talk, with five short episodes covering topics such as pensions, insurance, power of attorney and the political landscape.

Each episode lasts around 10–15 minutes and is designed to explain potentially complex topics in a clear and straightforward way.

The podcast is simply an additional way for members to access information. All audio content, articles and podcasts can be found at: www.cspa.co.uk/listen

Looking ahead: new members

In 2026, we will be reviewing the process of joining CSPA. The aim is to make the process clearer and more straightforward, while ensuring new members receive the information they need in a way that suits them.

Our focus for 2026 is on improving the process of joining the CSPA. The website already includes a direct link so it is easy to sign up. We are reviewing and refining application forms, internal processing and welcome communications and packs.

We aim to make joining the CSPA simpler, faster and more welcoming for new members, while ensuring a consistent and professional experience.

Communication will become more efficient and cost-effective, and insights from member data will support regional and group engagement and outreach

CRM Progress



Customer Relationship
Manager
Robyn Hampson

Throughout the reporting period, we implemented a number of targeted improvements designed to strengthen data accuracy, optimise communication channels and refine internal processes. These initiatives collectively support a more efficient operational environment and contribute to improved service delivery for members across all groups and branches.

A key milestone was the successful integration of both latitudinal and longitudinal data for every address in our system. This enhanced geospatial information will significantly improve the precision of our mapping capabilities, enabling more accurate visualisation of geographic distribution and group coverage. The resulting insights will support better planning and resource allocation, particularly in regional and group engagement and enable outreach activities.

The period also saw the onboarding of three new team members, representing a significant turnover for our HQ team. The structured CRM training programme developed for incoming staff not only ensured rapid upskilling but also provided an opportunity to review and refine several core operational processes. Through this, we identified opportunities for simplification, and improved team-wide consistency, setting a solid foundation for future growth and efficiency.

Working closely with the Digital Campaigns Manager, we designed and launched an email-based outreach initiative targeting members whose records contained an email address but an incorrect or outdated postal address. This proactive campaign successfully reduced the volume of returned post, generating measurable cost savings and improving the accuracy of our contact records. It also enabled us to increase the proportion of members reachable via digital communication – an increasingly vital channel for timely and cost-effective engagement.

In alignment with our broader sustainability and cost-efficiency objectives, we transitioned to a default group e-newsletter approach for England and Wales. Printed newsletters are now circulated only where members have explicitly opted in or where no email address is available. This shift has delivered substantial savings in both printing and postage costs while maintaining the accessibility and quality of our communications.

Looking ahead, I will continue to collaborate with the Digital Campaigns Manager, particularly in reviewing and improving the member joining process. This work aims to create a more seamless, user-friendly experience that supports long-term engagement from the outset. Additionally, we will be partnering with Jonathan Safir, the new Deputy General Secretary to further refine our reporting practices, ensuring that our data outputs are clearer, more actionable, and better aligned with organisational decision-making needs.

A key milestone was the successful integration of both latitudinal and longitudinal data for every address in our system

CSPA groups across the UK organise events and talks, get involved in campaigns, promote CSPA benefits and bring former civil servants together at social events

Regional Reports

London: David Owen

Thanks to the dedication of our seven local group committees in the London Region, we have maintained our existing groups and made modest further progress upon incorporating national 'no group' members into active local groups.

All groups meet at least quarterly, and some meet monthly or in most months. Their activities range from purely CSPA business to a mix of business, guest speakers on a variety of topics and social activities.

The majority of 'no group' meetings, using a variety of venues in areas where the former group closed some years ago, continue to have no more than one or two attendees despite advance publicity in *The Pensioner*. These attendees appreciate being approached but can rarely help to restart their local group. The focus has therefore remained upon extending our existing groups where possible to cover national 'no group' members.

Sadly, I must report that, during the last quarter, our local group committees have been collectively impacted by the sudden deaths of two officers and the medical retirement of three others. I understand that two further officers are also considering retirement upon medical grounds. With one exception, these losses relate to our groups north of the Thames. Previously agreed plans to transfer former Watford Group members to the Hillingdon Group have been put on hold and, despite various options being actively considered, the Hillingdon Group itself is now at serious risk of closure. I will explore further options to see what other form of cover might be possible for these members. Experience has shown that if a group closes before some alternative arrangement is in place, its regular attendees are often permanently lost from group membership.

Recruitment of national members within the London Region and other areas has improved somewhat in recent months but only a small percentage of these new members are opting to join either their allocated active group or

Eastern: Susan Hennah-Barham

I have continued to be the Eastern regional representative during 2025. The region now has three active groups: Bedford and District; Clapton and District; and Norfolk and Suffolk.

The Bedford and District Group has increased its membership, adding

members who were previously with the closed Peterborough group and the former Cambridge and District group.

The current groups all hold local meetings four times or more a year. All welcome more members to attend these events, which are usually advertised in *The Pensioner* and online on the CSPA website.

In addition, groups send a local newsletter to their members by email and/or post.

I want to take this opportunity to commend the chairs and committee members of the three remaining groups in Eastern Region. Without their dedication and resilience, their groups would not continue to be active.

an alternative nearby group that may be more relevant to their interests. I am particularly interested in seeing any feedback from these new members – whether they have joined their local group or not – to inform planning upon potential ways forward. The pressures upon civil service pensioners are likely to increase in the future as governments yet to be elected seek to reduce the costs of the public sector, and the CSPA is part of the defence to these pressures.

Midlands: Kevin Billson

The Midlands Region continues to have four active groups, all of which held AGMs and met formally on at least three occasions during 2025:

- Birmingham & District – AGM and meetings at St Michael’s Church, Birmingham
- Gloucestershire – AGM and meetings at CS Sports Club, Cheltenham
- Leicestershire & Rutland – AGM and meetings at the Royal British Legion Club, Oadby
- West Mercia – AGM at the Quaker Meeting House, Worcester, and meetings in Hampton Park, Hereford and Shrewsbury United Reformed Churches.

With the exception of West Mercia, all of the above groups announced healthy financial statements adequate to fund their activities for 2026.

I was able to attend all four groups’ AGMs and most group meetings during the year to provide support and briefings to the dedicated officers and committee members who, through their hard work and enthusiasm, keep these groups active. I also continued in the role of Secretary to my local Leicestershire & Rutland Group. In November, I was happy to join Gloucestershire Chair Alastair Goldie and Secretary Maureen Smith at a GCHQ pre-retirement event to increase awareness of the CSPA and encourage membership.

There are four closed groups in the Midlands:

- Coventry & Warwickshire
- North Staffordshire
- Nottingham & Derby
- Oxfordshire.

Coventry & Warwickshire

Former members of this group continued to be encouraged to attend Birmingham & District Group’s meetings ahead of formal amalgamation in 2026.

North Staffordshire

I could not establish contact with any former members of this group despite a campaign in *The Pensioner* during

the year. I plan to make myself available (initially in Stoke-on-Trent in 2026) for any member interested in re-starting informal meetings.

Nottingham & Derby

Two meetings with the former Nottingham & Derby Group members took place in 2025 at the Roebuck Inn, Nottingham. I have a contact list of around 15 members who have responded to campaigns in *The Pensioner*. We have agreed that, should attendance at meetings increase to double figures, moves will be made to formally reactivate this group.

Oxfordshire

Two meetings with former Oxfordshire Group members took place in 2025 at the Wig & Pen pub in Oxford. With just four members expressing an interest in attendance, we are happy at this stage to continue with twice-yearly informal briefing meetings.

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

South West: Les Calder

During the last 12 months or so, two out of the three remaining groups in the South West have expanded their areas to include the majority of the closed South West groups that have not been in existence for several years.

Bristol, Bath & West Group

Now that the enhanced group covers a larger geographic area (postcodes BA, BS, SN, SP and TA), it is investigating the possibility of videoconferencing so distant members can still take an active part.

The group holds four meetings a year and normally attracts to Bristol about 20 active and interested members. The group is run by a committee of nine and is exceptionally well led by Stuart Tarr, Martin Robertson and Colin Fender, the three main officers.

Devon Central Group

My own group, recently renamed, has a committee of seven. We have four meetings per year but unfortunately this is normally now just the committee itself. Recently, the Bournemouth Group has actioned to assimilate members living within the area of the previous closed Weymouth & District Group. This will include most of the Dorset postcodes but leaves the previous closed Bridport Group (postcodes DT6–DT8) area outstanding. Devon Central will

add these to our existing membership cover that also takes in all those living within the EX and TQ areas.

Plymouth Group

Unfortunately, this group has been struggling a little at times in view of recent health issues sadly experienced by its hard-working Secretary of some years, Geoff Ferguson.

Nevertheless, he was able to organise six meetings last year which, despite all his efforts, were normally attended only by their five Committee members.

Despite a period of hospitalisation in December and January, Geoff did manage, although awaiting further treatment, to organise its AGM in March which I attended and was well received. Geoff keeps me well informed of developments.

So, although only three groups remain, we have some local cover for the South West area, except West Cornwall, on which further consideration will be taken.

My details are shown in the Contact Us part of *The Pensioner* magazine. I am happy to be contacted with any queries from South West members any time.

North West: Harry Brett

I am pleased to say that there is little change from my last year's report. The North West Region has four active groups – Chester, Liverpool and District, Greater Manchester and The Wirral. All groups are active with a fully constituted committee. I do not see any of them in danger of closing at

the present time. I have had to take on the role of Treasurer at Liverpool, as there was a reluctance to take on the post, owing to administrative issues. I am also the Treasurer for the Greater Manchester Group, my home group. I attend all Group meetings when possible and give a regional report.

I also maintain an email list which has increased to 51 members who receive a monthly email from me informing them of the latest developments, copies of group circulars etc – information they would not get without going to their group meeting or accessing the website. I am pleased to say that all groups were represented at the AGM in 2025.

There is concern that the groups are paying about £4 per month (except Manchester) to service their accounts and more if deposits or payments are made as the bank charges for each transaction. As groups rely totally on donations from members, this is a concern. Because of this, Greater Manchester and Liverpool are running their accounts from the same RBS Account that Manchester started over 20 years ago, which does not have bank charges (at present) and in fact pays interest. This will save Liverpool more than £60 a year. Both accounts are managed separately and show the individual transactions for each group..

I have five non-active groups – Blackpool and Fylde, East Lancs, Morecambe Bay, North Cumbria and Preston and Chorley. I visited all the main towns serving the five groups in the last two years, without achieving any success or interest in reforming any of them. I think, having tried it twice, I will not be repeating the exercise again, unless I am given some encouragement from members of those groups (through the email system).

I send out a monthly newsletter to 296 members from the non-active groups to keep them up to date with the latest developments and a copy of the latest group circular from HQ. This is reasonably encouraging as I get the odd comment or thank-you and occasionally notice of a change of email, so I will be continuing with this. It also leaves open the door so if any members wish to re-start their groups, I have a link with them. I have put an invitation to join this email group in *The Pensioner*.

We have organised a regional event of a boat trip from Chester which will take place in June. If this is successful, we may make this an annual event. All active groups also arrange a Christmas meal, with Stockport (part of the Greater Manchester Group) having a social gathering quarterly. I would very much welcome new members to attend the group meetings or social events.

Wessex: John Clarke

There have been mixed fortunes for the Wessex Region in 2025.

The Isle of Wight Group sadly lost its Secretary, Ted Berrow, who died earlier this year. This puts the future functioning of the group at risk owing to a shortage of officers and committee members. I shall be working with the group Chair and Treasurer to resolve this.

The East Solent, Bournemouth and Reading Groups continue to meet regularly, usually with guest speakers, and a lively series of social gatherings.

We are actively pursuing our endeavours to revive the Portsmouth Group and the Southampton Group.

Wales: Harry Brett

I have been asked to look after Wales until they can find a volunteer to represent them. I have started by sending an email to all those who have provided their email addresses. A lot bounced back unfortunately but I have 300 from the Wales area. So, if anyone who would like to receive a monthly communication from me and does not presently, please send me your email address to h_brett@sky.com.

Wales has one active group – North Wales. I have been in touch with them, and I will be attending their AGM in March, Roger, its Chair, informs me they have about 10 active members.

I intend to hold a meeting in April for South Wales to determine the interest in reforming the group. If there is no interest, then I will continue to communicate with the members via the email system. I have also placed an invitation in the March *Pensioner* for members to join the email list and informing them that I will be holding a meeting in Cardiff in April.

Scotland Branch: Christine McGiveron

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

The Branch 2025 AGM was held in April in Glasgow's Maldron Hotel. Les Priestley, Chair of the National Executive Council, attended as our guest speaker and informed members of its important work for and on behalf of all members of the CSPA.

The attending members unanimously agreed all Branch Officers be re-elected to continue in their present 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 in their positions for another year.

The Membership Secretary also agreed to serve another year as Branch Webmaster and to continue with his responsibilities of keeping the Scotland Branch section of the CRM database up to date.

The Branch Chair attended an Employers Forum meeting in Edinburgh, reporting back to the Branch Officers that this was of no consequence for recruitment purposes for the Branch, as had been anticipated.

North East: Andy Aitchison

The North East region has five active groups (Newcastle & District, Scarborough & District, Sheffield Lincoln & Districts, Teesside and West Yorkshire). There are four closed groups (Darlington, Harrogate, Hull and York).

We held our regional meeting at the Copper Beech hotel in Darlington in June. Once again, it was well attended, with CSPA Deputy General Secretary David Luxton updating us on CSPA's campaigning priorities, the work being carried out by CSPA HQ personnel and progress on organisation and recruitment. An update from a representative of each group followed with some discussion on ways we could reach out to members in the North East without a group. Some excellent discussion was complemented with the customary two-course lunch.

All active groups in the North East region held in-person meetings during the year. The Sheffield and District group continues to flourish with a strong committee and three Executive Council members in its ranks.

As is customary, I visited Scarborough Group in April for its AGM and am pleased to say it continues 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 group officers and committee members, despite low turn-outs at meetings.

I am continuing to look at ways to communicate with members in the region who do not have access to an active group. After consultation with members, Sheffield and District Group completed its amalgamation with Lincoln and District and now offers added communication and access to activities to those in the area. Other members in areas with no group will hopefully be offered similar added support from neighbouring active groups.

Once again, there was a very strong representation from the North East region at the CSPA's AGM in Kenilworth in October, with some excellent motions being presented. A very busy year is in prospect, with many issues affecting CSPA members needing continued campaigning.

The Branch Chair stepped down from this position on 21 May, resulting in the branch officers requiring to arrange an Extraordinary General Meeting to place the constitutional changes necessary to keep the Branch open to all attending members.

This meeting was held on 4 September, and members unanimously agreed that the remaining branch officers continue the day-to-day branch business and in the months to the 2026 AGM and that Membership Secretary Michael Kirby be appointed Acting Branch Chair. Michael kindly agreed to take on this additional position to his existing portfolio.

Notification of these changes was placed in the following branch newsletters and *The Pensioner* magazine, with adverts inviting any interested members to make application for the position of Branch Chair.

The years ended with a Christmas lunch in the Maldron hotel, with a good turn-out of members who very much enjoyed their meal.

Northern Ireland Branch: Tony McMullan

The Northern Ireland Branch had a very active year, representing members' interests through submitting departmental consultation documents, meetings, press and radio interviews, newsletters and contributions to *The Pensioner* magazine.

Among the highlights was the winter fuel payment success, with the branch taking a strong role in campaigning, with protests and broadcast interviews. Our campaigning alongside others led to a £100 one-off payment to all Northern Ireland pensioners plus the Chancellor reinstating the payment to all pensioners with incomes under £35,000. Furthermore, we responded to the Department for Communities' fuel poverty strategy. While we recognised the initiative, we expressed disappointment that there were no tangible targets to measure progress and no commitment to provide any extra finance to achieve any reduction in fuel poverty.

Regarding age discrimination legislation, we have campaigned for this for many years. Unlike in the UK and Ireland, older people can be discriminated against in terms of goods and services. We therefore warmly welcomed the private member's bill by Claire Sugden MLA to eradicate such discrimination.

We continued to have an observer seat and participated in meetings of the Northern Ireland Assembly All Party Group on Ageing and Older People.

The new Commissioner for Older People, Siobhan Casey, started in April 2025. One of her first outings was to attend the CSPA Northern Ireland AGM in May. The CSPA National Chair Les Priestly also attended the Branch AGM. He highlighted the urgent need for the government to ease the income tax thresholds.

Regrettably, the Branch had to reduce the number of its newsletters from three to two. This was because of falling income due to a drop in membership. The Branch continued to contribute two columns in *The Pensioner* magazine, one on the workings of the Northern Ireland Assembly and the other on the Branch itself. As well as being interviewed on Radio Ulster, our Secretary spoke on BBC Radio 4's Moneybox programme about winter fuel payments.

The Branch continued to be represented nationally in CSPA activities. Roisin Lilley was re-elected as national Vice Chair and the Branch was represented on the Executive Council and sent representatives to the CSPA AGM.

The Branch continued its positive and constructive relations with the Civil Service Pensions section of the Department of Finance.

Financial Report and Statement of Accounts 2025

Executive Council's Report for the year ended 31 December 2025

The Executive Council present their report and the audited financial statements for the year ended 31 December 2025.

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 are required to prepare financial statements for each financial year. The Executive Council have 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 are 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 confirm that:

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

This report was approved by the Executive Council on 5 May 2026 and signed on its behalf by:

Les Priestley
Chair

Sally Tsoukaris
General Secretary

Mike Sparham
National Treasurer

Independent auditor's report to the Members of Civil Service Pensioners' Alliance

Opinion

We have audited the financial statements of Civil Service Pensioners' Alliance (CSPA) for the year ended 31 December 2025 which comprise the Profit and Loss Account, the Balance Sheet and notes on pages 7 to 9 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 Generally Accepted Accounting Practice.

In our opinion the financial statements:

- give a true and fair view of the state of the CSPA's affairs as at 31 December 2025 and of its profit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the CSPA in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where the Executive Council's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate.

Based upon the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individual or collectively, may cast significant doubt on the CSPA's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Executive Council with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements. The Executive Council is responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters

In our opinion, based on the work undertaken in the course of our audit, the information given in the Executive Council's Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the CSPA and its environment obtained in the course of the audit, we have not identified material misstatements in the Executive Council's Report.

We have nothing to report in respect of the following matters where we are required to if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the Executive Council

As explained more fully in the Executive Council's Report, the Executive Council are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Executive Council determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In

preparing the financial statements, the Executive Council is responsible for assessing the CSPA's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Executive Council either intend to liquidate the CSPA or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Based on our understanding of the CSPA and its activities, our audit work considers the risk of material misstatement on the financial statements as a result of non-compliance with laws and regulations, this includes fraud. These laws and regulations include, but are not limited to, those that relate to the form and content of the financial statements, such as the CSPA's accounting policies and the financial framework.

We evaluated the opportunities for fraudulent manipulation of the financial statements and determined that the principal risks related to management bias in accounting estimates and understatement or overstatement of revenue.

Our audit procedures included, but were not limited to:

- Agreement of financial disclosures to underlying supporting documentation;
- Discussions with Executive Council members, including consideration of any known or suspected instances of non-compliance with laws and regulations and fraud;
- Challenging assumptions and judgements made by

management in its accounting estimates or judgements;

- Identifying and testing journal entries to ensure they are appropriate;
- Sample testing of expenditure to ensure correct treatment and cut-off has been applied.
- Reconciliation of income to underlying records.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion.

There are inherent limitations in audit procedures, the further removed the non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Alliance's members, as a body. Our audit work has been undertaken so that we might state to the CSPA's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the CSPA and the CSPA's members as a body, for our audit work, for this report, or for the opinions we have formed.

**Charles R Moorby (Senior Statutory Auditor)
for and on behalf of B M Howarth Ltd
Chartered Accountants and Statutory Auditor
West House
King Cross Road
Halifax
HX1 1EB**

5 May 2026

Profit and loss account for the year ended 31 December 2025

	2025 (£)	2024 (£)
Income	956,342	989,311
Expenses	(988,115)	(983,285)
Gross Profit/(Loss)	6,026	(31,773)
Other gains/(losses)	23,853	14,392
Profit/(Loss) before taxation	(7,920)	20,418
Tax on Profit/(Loss)	(3,207)	(4,363)
Profit/(Loss) for the financial year	(11,127)	16,055
Retained earnings brought forward	1,165,098	1,149,043
Retained earnings carried forward	1,153,971	1,165,098

Balance sheet as at 31 December 2025

	Notes	2025 (£)	2024 (£)
Fixed assets	2	2,309	290
Current assets			
Investments	3	478,669	444,835
Debtors	4	63,402	41,092
Cash at bank		677,383	752,910
		1,219,454	1,238,837
Creditors falling due within one year	5	(67,792)	(74,029)
Net current assets		1,151,662	1,164,808
Net assets		1,153,971	1,165,098
Capital and reserves			
Profit and loss account	6	1,153,971	1,165,098
		1,153,971	1,165,098

The Executive Council acknowledge their responsibilities for complying with the requirements of the constitution with respect to accounting records and the preparation of accounts.

These accounts were approved by the Executive Council for issue on 5 May 2026 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 2025

1. Accounting policies

Basis of accounting

These financial statements have been prepared in accordance with United Kingdom Generally Accepted Accounting Practice.

The financial statements are prepared in sterling, which is the functional currency of the alliance.

Income

Income represents the amount derived from subscriptions, income from investments and services provided which fall within the Alliance's ordinary activities, entirely within the United Kingdom.

Dividends and interest on investments are recognised on a receivable basis and are shown gross of any related tax credit. Tax suffered on investment income is shown as part of the corporation tax charge.

Depreciation

Historically depreciation has been provided at rates calculated to write off the cost less residual value of each asset over its useful economic life, as follows:

Computer equipment – 33% reducing balance

Taxation

The tax currently payable is based on taxable profit for the year. Taxable profit differs from net profit as reported in the profit and loss account because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The company's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the reporting end date.

Investments

Investments are stated at their fair value.

2. Tangible Assets

	Computer Equipment (£)	Total (£)
Cost		
At 1 January 2025	21,075	21,075
Additions	3,022	3,022
At 31 December 2025	24,097	24,097
Depreciation		
At 1 January 2025	20,785	20,785
Charge for the year	1,003	1,003
Eliminated on disposal	–	–
At 31 December 2025	21,788	21,788
Net Book Value		
At 31 December 2025	2,309	2,309
At 31 December 2024	290	290

3. Investments

	2025 (£)	2024 (£)
Listed investments	478,669	444,835
	478,669	444,835

Fixed asset investments revalued

The fair value of the listed investments at 31 December 2025 being £478,669 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	Investments other than loans (£)
At January 2025	444,835
Retained distribution	9,981
Revaluation gain	23,853
At December 2025	478,669
Carrying amount	
At December 2025	478,669
At December 2024	444,835

4. Debtors

	2025 (£)	2024 (£)
Trade debtors	28,805	5,086
Prepayments	33,720	36,006
VAT repayable	877	-
	63,402	41,092

5. Creditors

	2025 (£)	2024 (£)
Trade creditors	23,748	30,135
Corporation tax	3,207	4,363
Group trust fund	21,522	23,322
VAT	-	4,691
Payroll taxation	10,990	8,962
Accruals and deferred income	8,325	2,556
	67,792	74,029

6. Reserves

	2025 (£)	2024 (£)
Balance brought forward	1,165,098	1,149,043
Profit/(Loss) for the year	(11,127)	16,055
Balance carried forward	1,153,971	1,165,098

Appendix I Detailed Profit and Loss Account for the year ended 31 December 2025

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

Income	Notes	2025 (£)	2024 (£)
Subscriptions – England & Wales		773,385	823,348
Subscriptions – Scotland		81,769	89,187
Subscriptions – Northern Ireland		15,075	13,011
Advertising		44,454	44,409
CSIS commission		14,760	11,204
Donations		59,409	36,154
The Pensioner		31,044	33,333
Campaign fund		21161	22,478
AGM receipts		1,987	2,764
Dividends		9,981	6,338
Interest / redeemed stock		7,458	9,317
VAT		(104,141)	(102,232)
		956,342	989,311
Expenses			
The Pensioner	1	192,525	196,029
Executive Council expenses	2	19,277	25,539
Accommodation, administration & support	3	512,408	483,691
Membership recruitment & publicity	4	15,075	22,793
Group support & development	5	28,839	26,262
Legal/Survey/Delap claims		3,067	1,867
Accountancy		21,390	18,415
HR fees		7,450	3,150
Annual general meeting		39,104	50,469
Miscellaneous including publications		1,045	1,204
Subscriptions to Scotland		81,769	88,472
Subscriptions to Northern Ireland		15,075	13,726
Affiliation fees	6	1,516	2,082
Insurance		3,941	3,837
Campaigning activity		28,823	28,823
Campaign fund		15,808	15,599
Depreciation/ Fixed asset write off		1,003	1,327
		988,115	983,285
Gross Profit/(Loss)		(31,773)	6,026

Appendix I Detailed Profit and Loss Account for the year ended 31 December 2025 (continued)

Income	Notes	2025 (£)	2024 (£)
Other gains/(loss)			
Change in fair value of listed investments		23,853	14,392
Profit/(Loss) before taxation		(7,920)	20,418
Corporation tax		(3,207)	(4,363)
Profit/(Loss) for the financial year		(11,127)	16,055

Notes to the Detailed Profit and Loss Account for the year ended 31 December 2025

1. The Pensioner

	2025 (£)	2024 (£)
Printing	67,050	74,804
Postage	70,428	70,060
Fulfilment	26,162	22,865
Tapes for the blind	435	250
Design and management fee	21,000	22,700
Professional fees	7,450	5,350
	192,525	196,029

2. Executive Council expenses

	2025 (£)	2024 (£)
Travel and subsistence	8,336	12,034
Room hire	-	717
Miscellaneous	862	2,598
Regional representatives	6,559	6,289
Advisor fees	3,520	3,901
	19,277	25,539

3. Accommodation, administration & support

	2025 (£)	2024 (£)
Staffing		
Salaries and PAYE	386,903	366,611
Stakeholder pension	13,020	12,068
Salary refund	-	(408)
	399,923	378,271
Premises		
Rent	35,334	16,625
Service charges	6,113	7,235
Rates	8,905	7,621
Cleaning / water bottles	-	3,685
Electricity	1,606	-
New premises	2,895	13,427
	54,853	48,593
Communication, support & services		
Stationery	1,504	2,113
Posting and franking machine	9,000	8,330
Telecommunications equipment	9,616	7,766
Printer/photocopier	6,062	4,941
Computer hardware/software	22,365	22,107
General data protection	3,472	3,601
Equipment maintenance	-	433
	52,019	49,291
General		
Travel and subsistence	2,978	3,898
Training	607	458
Miscellaneous	2,028	3,180
	5,613	7,536
	512,408	483,691

4. Membership recruitment and publicity

	2025 (£)	2024 (£)
Advertising & promotion	54	1,507
Merchandise	1,458	-
Membership services	13,563	21,286
	15,075	22,793

5. Group support & development

	2025 (£)	2024 (£)
Reimbursement groups	27,399	24,736
Regional meetings	1,390	1,370
Room hire	50	156
	28,839	26,262

6. Affiliation fees

	2025 (£)	2024 (£)
NPC	680	1,300
AGE Platform Europe	446	424
Carers UK	190	158
Tax Justice Network	200	200
	1,516	2,082



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