

NARPO

NORFOLK BRANCH NEWSLETTER
Of service to those who served



CHAIRMAN'S UPDATE

First of all I must wish all our Members a very happy and healthy 2022 and I hope you all keep safe and clear of Covid.

Unfortunately, I have to report our most recent Secretary, Eric Bradley, has made the decision to stand down from the post albeit he remains on the Committee and is as committed as ever to NARPO. Fortunately, Helen Wickens has agreed to return to the post as Secretary and we are grateful to her for this. The team at the helm is now myself, Stan Watkinson as Chairman, Helen Wickens MBE as Secretary and Jane Stevens as Treasurer. We all look forward to working together for the benefit of you the members.

In this Newsletter we should be announcing the date and venue of the AGM, however, due to Covid we have made the decision to cancel this meeting again this year. We are publishing the reports here, which normally are presented, i.e Chairman's, Secretary's and Treasurer's together with the Branch Balance sheet. If you have any questions you wish to raise, then please make contact with the Secretary who will ensure you get a full answer to your query.

The AGM is also when the officers of the Branch and the Committee are (re)elected. We are all happy to continue in post and on the Committee for another year. If a Member wishes to challenge this and wishes to stand for one of the post holder's positions then please inform the Secretary, in writing by 1st March 2022 and arrangements will be made to hold a postal election.

Jan/Feb 2022

Helen Wickens MBE

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CHAIRMAN'S 2021 ANNUAL REPORT

Sadly, during 2021 we saw the passing of a number of our members and our thoughts are with their loved ones.

You may recall the late Colin Fox, past Chairman, was determined to increase our numbers to a least 1000 in our millennium year, 2019. We were close, but not quite there, however, following a recruitment campaign during 2021 in which I had to do some hard lobbying of the Pension Administrators XPS, we have now surpassed that figure and at the close of 2021 we had 1022 members. Colin would have been pleased and it is my sincere wish we continue to grow from here.

2021 saw two new members join the Committee. Eric Bradley you know about and Mark Scott in the Great Yarmouth area. We welcome them both.

For the last two years we have not been able to hold the usual social events as Covid severely

IN MEMORIAM

It is with sadness we announce the death of the following:

Roger CORBETT, Tony GRAY, Brian RAWLING, Terry CARR



CHAIRMAN'S 2021 ANNUAL REPORT continued

restricted normality. We were therefore so pleased to be able to organize three Christmas lunches; I organised Kings Lynn as usual, Ian Taylor did Fakenham, and Mark Scott organised Great Yarmouth. We were able to subsidise the cost per head per member and all three events were well supported.

Jane proposed the most senior members that is 90yrs and older should receive Christmas Bags. This was agreed and Jane set about organizing the gifts. Twenty-three members met the criteria and received some lovely Christmas goodies, delivered by Committee members. If we missed anyone, we can only apologize; it is because some date of births are missing from the records. We are endeavoring to rectify this for the future.

Another initiative launched this year, again an idea by Jane, is to acknowledge key milestone birthdays of members by sending a card and gift voucher. Both the Christmas bags and the birthday cards, have been well received.

Six poppy wreaths were laid, as usual, on behalf of NARPO on Remembrance Sunday, around the county and I laid one together with the Chief Constable at the Cathedral.

Our website www.narponorfolk.org continues to be a source of Branch information and Jane has introduced the idea of a page advertising holiday accommodation owned by NARPO members for the use of NARPO members, so please have a look.

We have continued to provide welfare support to a number of members throughout the year, and we rely on you passing on information so that we can provide that support.

As we look forward to 2022 I have liaised with our neighboring Branch of Suffolk to hold joint social events. One of the difficulties is getting sufficient attendance to make events viable. I am currently looking at running a joint Broads Boat trip in the summer and Suffolk are looking to open their events up to Norfolk members too.

We have continued to have a close relationship with the Norfolk Constabulary and we have been allowed to use the meeting room facilities at the new Hethersett Training Centre at no cost for which we are grateful. During Covid restrictions we have of course held our Committee Meetings online but we will resume normal meetings as soon as it is safe to do so.

In summary we have had a good year despite Covid restrictions and I thank all the Committee for their work and support throughout 2021

Stan Watkinson
Chairman

SECRETARY'S REPORT

It is unfortunate that we have not been able to find a long term Secretary, however I am pleased to return to the hot seat, having retired in March 2020. The main change during my absence has been the introduction of a new National Computer system which provides a new data base and, as with anything new, there has been some difficulties. Every effort has been made during the year to bring the Norfolk section of the Members data base up to date as we are required to by law. Jane put some hard work into this, during lockdown and Eric Bradley continues with a full audit. I resumed the Secretary's duties at the beginning of December so on this occasion the Secretary's report is quite short. I must say though, the Branch owes Stan a debt of gratitude for keeping things going in the weeks following Gus' resignation.

I will be willing to stand for re-election, whenever we are able to hold an AGM. However, if there is a member who would consider being a future Branch Secretary, we would urge you to join the Committee now so that you get a full understanding of what we are about and take the opportunity to learn what the post entails, from the current post holder.

Helen Wickens MBE
Secretary

Treasurer's Report
Financial Year
1st January to 31st December 2021

This is my second Treasurer's Report as Treasurer of the Norfolk Branch of Narpo. The Balance Sheet is prepared in accordance with the requirements of the National office and can be summarized as follows:

Total balance carried forward from 2020	£53,776.48
Total Income in 2021	£20,769.70
Total expenditure in 2021	£16,605.42
Cheques Credited	£440.00
2021 Income over expenditure	£4,164.28
Balance at year end	£58,380.76

The Branch Funds continue to be healthy with the growth in capital taking place over several years. As can be seen, our expenditure is less than our income for the past year but is greater than the previous year due to several factors which have been outlined below.

Due to the exceptional circumstances we found ourselves in with the Covid-19 pandemic it was decided that no new member, anyone joining in 2021, would be charged any subscription for 2021 or part of the year.

The annual increase in subscriptions is set in our Fund Rules and relates to the annual increase in the Police Pension, for the subscription for 2021 this increase amounted to .5% and resulted in the subscriptions being £21.60 per person per annum. The Branch retains 60% of this total and sends 40% (the precept) to the national office in Wakefield. The precept for 2021 was £7,888.32. At the 31st December 2020 we had 913 members and this is the figure on which the precept was based.

During the early part of the year the Committee continued to have meetings via zoom and latterly the Chief Constable kindly gave permission for our Committee meetings to be held at the new premises in Hethersett with no cost to the branch.

The Narpo Conference at Llandudno was able to go ahead in September, the first for two years with 4 delegates attending. To keep costs as low as possible the delegates stayed at a Premier Inn some 4 miles from the venue. With the conference being held in Wales the travel costs were necessarily substantial, again to keep costs to a minimum the cheapest train fare available was claimed. £1,976.74 was spent on Conference.

The chairman has been sending a card with a garden gift voucher to each Narpo member when they celebrate special birthdays and this has been well received. £913 has been spent on cards

and vouchers since May, this figure includes cards and vouchers purchased for those celebrating these birthdays during the first half of 2022.

Additionally, we introduced Christmas gift bags for members aged 90 and over. This year we had 23 members who we were aware of who were of this age, this included Widows. A total of £740 was spent on the bags and contents. It should be noted that the bags were transported throughout the county and in two cases into Suffolk, by the Committee members in their own time and at their own expense with no mileage being claimed.

Postage costs have been comparatively high, with £190 spent, this is partly due to writing to members earlier in the year and enclosing stamped addressed envelopes, this was to update our records and where applicable obtain email addresses.

The IT costs for 2021 were much reduced on the year before, which had seen the purchase of new laptops and printers.

Welfare Grants continue to be made and a total of £974.44 was spent. Once again, I would like to reiterate that we are completely reliant on our membership telling us when our assistance would be appreciated. Additionally, if we hear someone has been unwell for a prolonged period or has had a period of hospitalization then we are able to send a small gift.

The only social events we were able to hold during 2021 were the three Christmas lunches, one arranged by our Chairman in the west of the county, the second by Committee member Mark Scott at Great Yarmouth and the third by Committee member Ian Taylor which was held near East Dereham. All events were subsidized by £10 per head. The total subsidy for all three events was £1,040 which includes refunds for those who had to withdraw at the last moment due to ill health and where their meal was charged.

As a new Treasurer my intention has been to ensure we spend much of our income on our members without over-spending. Unfortunately, due to Covid – 19 this was not achieved during 2020 when no social activities were able to take place. The lockdowns, however, gave me the time and the opportunity to update the records which I have no doubt would not have taken place had life been able to continue as normal. This has enabled us to introduce the new schemes as outlined above during 2021. Our records are 99% up to date and I apologise if we have missed anyone.

Total monies at the bank at the 31st December 2021 is £58,380.76

Jane Stevens
Treasurer

NORFOLK BRANCH OF NARPO - BALANCE SHEET FOR 2021

	2021	2020
EXPENSE ACCOUNT - BALANCE B/F		
Received from Income Account	£512.51	£940.87
Cheques Credited to Account	£16,000.23	£11,750.00
	£440.00	
TOTAL	£16,952.74	£12,690.87
EXPENDITURE		
PRECEPT	£7,888.32	£7,834.08
CONFERENCE	£1,976.74	£0.00
NEWSLETTERS	£370.98	£303.90
STATIONARY/POSTAGE	£192.55	£299.85
IT & CONSUMEABLES	£398.42	£2,257.91
WREATHS	£125.00	£100.00
COMMITTEE MEETINGS	£0.00	£476.59
TRAVEL & MILEAGE	£505.35	£326.15
SOCIAL SUBSIDIES	£1,925.00	£75.00
WELFARE GRANTS	£974.99	£200.00
TRANSFER TO INCOME ACCOUNT	£440.00	£200.00
BIRTHDAY CARD & GIFTS FOR 80,85,90,95 YR OLD	£913.42	£104.88
CHRISTMAS GIFT BAGS FOR OVER 90'S	£740.34	£0.00
MISCELLANEOUS EXPENDITURE	£50.75	£0.00
REFUNDS	£103.56	£0.00
TOTAL	£16,605.42	£12,178.36
Balance	£347.32	£512.51
		31/12/2021 HSBC 61426672
		Less unrepresented cheques
		Total
		£412.32
		£65.00
		£347.32

NARPO – NORFOLK BRANCH BALANCE SHEET FOR 2021

2021

2020

Total Balance Brought Forward from previous year	£53,776.48	£46,138.43
<u>INCOME ACCOUNT - BALANCE B/F</u>	£53,263.97	£45,197.56
SUBSCRIPTIONS – via XPS - Pension Administrator	£18,986.40	£18,966.84
SUBSCRIPTIONS – NON NORFOLK RETIREES & NEW JOINERS	£260.29	£365.08
SUBSCRIPTIONS FOR 2022 – NOT VIA PENSION	£534.96	£432.00
SOCIAL EVENTS TICKET SALES (KL £540 Gt Yar £385)	£925.00	£0.00
MISCELLANEOUS	£56.36	£0.00
BANK INTEREST PAID GROSS	£6.69	£52.49
TOTAL	£20,769.70	£19,816.41
Transfer to Cheque Account	£16,000.23	£11,750.00
BALANCE	£58,033.44	£53,263.97
		31/12/2021 HSBC 61426680
		£58,033.44
SUMMARY	2021	2020
Recorded income for current year	£20,769.70	£19,816.41
Recorded expenses (see over for details)	£16,605.42	£12,178.36
Income over expenditure	£4,164.28	£7,638.05
Balance brought forward 2021	£53,263.97	£45,197.56
Acc 61426680	£512.51	£940.87
Acc 61426672	£53,776.48	£46,138.43
Total		£7,638.05
		£4,164.28
Surplus	£440.00	
CHEQUES CREDITED TO EXPENSE ACCOUNT		
Balance sheet figure year end 2021	£58,380.76	£53,776.48
Signed		Total
date		£58,380.76
		31/12/2021 HSBC 61426672 £412.32 Less unrepresented cheques £65.00 Total £347.32



This year your Committee decided to put together Christmas Gift bags for all members aged 90 and over, recognizing what an awful 2 years it has been for everyone but especially for the elderly. The bags contained, amongst other things, chocolates, wine, biscuits and cakes.

Where possible the gift bags were delivered by the Committee members following a chat and a cuppa. All the bags were extremely well received and here are photos of some of the recipients.

On the left is Fred Jolly with his Christmas gift bag.

Below left is Committee member Peter Boddy with Dave Johnson after delivering Dave's Christmas gift bag.

Below right is Committee member Mark Scott with Geoff and Stella Platten after Mark had delivered Geoff's gift bag.



Below is Mark with a pleased Chris Audley



One of our nonagenarians is Roy Gilmore, Roy now lives in Surrey, near his daughter. He was delighted with his gift and his daughter said he keeps busy painting. Below is a painting of Roy's entitled 'Piccadilly in the Snow', clearly a talented man. We are sure you will agree it is lovely.



NEW PAGE FOR THE WEBSITE

www.narponorfolk.org

We have been trying to think of ways to offer our members more for their subscription at a local level and to encourage new members. With this in mind the Committee have agreed on the following;

Holiday Rentals – New Page on the website

I thought a holiday accommodation page might be useful. Once we retire from the police our working life often continues and there are those amongst us who run holiday businesses. With this in mind we all may benefit from having a holiday page on the website. One of the most difficult things when you have a holiday business is advertising and getting known. I am aware that NARPO nationally offer advertising both on the website and in the magazine but, if you run a small business the cost can be quite prohibitive (several hundred pounds per year).

Those of you who run a business, whether it be a Bed & Breakfast, a Guest House, have a caravan or chalet or a holiday cottage and would like to advertise on our website please get in touch. What we are offering is FREE advertising on our website for NARPO members in exchange for a discounted rate for fellow NARPO members. The accommodation does not need to be in Norfolk, it can be anywhere.

Clearly this is a new venture for us and initially we have asked Suffolk to promote this offer to their members, hopefully we will get a good response and some nice holiday accommodation from them. You will see we already have a few advertisements on the website. The holiday accommodation advertised is run by fellow NARPO members and they offer a discount to other NARPO members. Naturally we can take no responsibility for the standard of accommodation offered and any redress would be directly to the accommodation provider.

If you have some accommodation you would like to advertise on our website, please email the advertisement directly to Jane Stevens, Treasurer - jrsnorfolk@outlook.com

SOCIAL EVENTS FOR 2022

Saturday 23rd July 2022—11am - 3.00pm—Broads Boat Trip with Hog Roast

Following the lifting of restrictions from Covid which prevented us arranging any events your, NARPO Committee propose to join our NARPO Suffolk Colleagues and have hired the Queen of the Broads from Wroxham along with an on board Hog Roast supplied as previously by the excellent butchers Cawdrons of Stalham. The trip will be 4 hours from 11am to 3pm on Saturday 23rd July departing at 11am The NARPO Committee has agreed to subsidise this trip the full cost for non members will be £17.80 and for NARPO Members just £10 .Please do not send any money to me yet I will take email bookings on stanwatkinson1@gmail.com and make a list then contact you nearer the date and collect the money. If you can't email then contact me on 01553 636629. If I am not in please leave a clear message with your name and phone number and I will add you to the list, Once I have the 50 places booked I will keep a reserve list in case Suffolk can't fill their 50 seats.

DWP Pension Underpayments

You may be aware of the ongoing issue of state pension underpayments which effects three particular groups:

- ◆ People who are married or in a civil partnership who reached State pension age **before 6th April 2016** and who may be entitled to a category B uplift based on their partner's National Insurance contributions.
- ◆ People who have been widowed and their State Pension was not uplifted to include amounts they are entitled to inherit from their late husband, wife or civil partner
- ◆ People who have not been paid Category D State Pension (the non-contributory element of State Pension) uplift as they should have from age 80.

This was reported in the House of Commons in August 2020 but it has been a slow process to correct this.

We have received the following from NARPO Headquarters which may be of interest to you.

"The Public Accounts Committee has **published** a report which finds that the Department for Work & Pensions estimates it has underpaid 134,000 pensioners, mostly women, over £1 billion of their State Pension entitlement, with some of the errors dating as far back as 1985.

Please see key conclusions and recommendations from the report below.

Conclusions

- For decades, the Department has been relying on a State Pension payment system that is not fit for purpose.
- The Department's complacency about the level of underpayments inherent in its approach to administering State Pension has led it to fail pensioners.
- The Department has not given people who are worried they have been underpaid enough information to find out what they should do, with the risk that many may still miss out on money they should receive.
- The Department has not been sufficiently transparent to Parliament about the State Pension underpayments.
- In paying pensioners, a lump sum of their arrears, the Department may not be fully restoring them to the position that they would be in had the Department paid them correctly in the first place.

Given the nature of the underpayments identified there must be a risk that similar, unidentified errors exist elsewhere in the State Pension caseload.

Recommendations

The Department should:

- whether there are cost-effective ways to upgrade its IT systems and enhance its administrative processes to ensure the quality and timeliness of management information and reduce the risk of repeated errors.
- start treating underpayments on State Pension as seriously as overpayments and set out to the Committee in its Treasury Minute response to this report what it is going to do both to prevent future errors and to strengthen its detection of systemic issues that lead to errors.
- improve the clarity and availability of information on State Pension underpayments, and what people who are concerned that they have been underpaid should do. This should include information for groups the Department finds hard to reach such as the next of kin of deceased customers.
- provide periodic updates to this Committee and the Parliament on the progress of the State Pension LEAP exercise and the speed of processing the backlog in the new State Pension.

- establish the full extent of the impact on pensioners of receiving a lump sum of arrears of benefit, particularly for larger sums of arrears.
- write to the Committee to explain how it has assessed the risk of systemic underpayments to divorced women. It should also explain how it will review other detected underpayments to assess whether there is a systemic cause and take steps to extend the correction exercise as required. “

How to check if you are owed

This is quite a complicated issue and we, at your local Branch ,do not have the expertise to advise anyone, however there are a number of websites which are useful, and can give you a clearer insight into this.

Martin Lewis the TV Money Saving Expert , www.moneysavingexpert.com, is a good starter for ten.

You can also contact the Pension Service to ask about your personal circumstances :

Telephone 0800 731 0469 or

Write to The Pension Service, Post Handling Site A, Wolverhampton, WV98 1AF

YOUR BRANCH COMMITTEE MEMBERS ARE:

President Mr Bert Herrington

Chairman Mr Stan Watkinson

Secretary Mrs Helen Wickens MBE

Treasurer Mrs Jane Stevens

Committee members:

Mr Mike Cox MBE

Mr Tom Hodge

Mr Ian Taylor

Mr Pete Boddy

Mr Malcolm Chubbock

Mr Brian Pincher

Mr Mark Scott

Mr Eric Bradley