



Annual Report &  
Finance 2016  
Agenda 2017



Annual Conference **Scarborough 2017**

NARPO - the voice of retired police officers

*“to safeguard the rights of members and to promote measures for their welfare with particular regard to pensions”*

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# Members Of The National Executive Committee And Sub Committee Appointments (Post Conference 2016)

A full composition of the NEC is shown as elected at Regional Meetings together with the period of office.

## Chairman of the NEC and President of NARPO

Ian Potter

## Vice Chairman of the NEC and Vice President of NARPO

Brian Burdus

## Chief Executive

Steve Edwards (Appointed)

## Deputy Chief Executive

Alan Lees (Appointed)

## Financial Controller

Helen Morgan (Appointed)

## Conference Arrangements Sub-Committee

Eric Evans MVO, QPM, Nick Hartfree, Phil Hopkins, Ahmed Ramiz, Kate Rowley QPM, Norman Robertson, Sandie Wilde MA

## Pension and Welfare Reform Sub-Committee

Brian Burdus, John Carrington, Richard Critchley, Alan Lees (Deputy CEO) & Bob Watson

**AgeUK:** Representative Brian Burdus

**Pensioners Forum Wales:** Phil Hopkins & Eric Evans MVO, QPM

## Misconduct Sub-Committee

John Carrington, Jackie Cole, Phil Hopkins, Mark Judson & Lawrence Wright BSc

## Training Sub-Committee

Brian Burdus, John Carrington, Jackie Cole, Richard Critchley Pat Gates BEM, BSc (Training Officer) & Sandie Wilde

## Strategic Planning Group

Brian Burdus, Jackie Cole, Richard Critchley, Pat Gates BEM, BSc, Nick Hartfree, Alan Lees (Deputy CEO), Kate Rowley QPM, Sandie Wilde MA & Lawrence Wright BSc

## Secretariat Sub-Committee

Richard Critchley, Mark Judson, Norman Robertson & Lawrence Wright BSc

## Rules Revision Sub-Committee

Richard Critchley, Eric Evans MVO, QPM, Nick Hartfree, Mark Judson, Alan Lees, Ahmed Ramiz & Lawrence Wright BSc

The Chairman & Chief Executive are ex-officio members of all sub-committees and working parties.

## Public Service Pensioners Council

(External Appointment)

**Treasurer:** Steve Edwards

**Council Members:** Ian Potter & Steve Edwards

## National Pensioners Convention

**EC Member:** Steve Edwards - CEO

**Reserve:** Alan Lees - Deputy CEO

**National Council Members:** Brian Burdus, Richard Critchley, Nick Hartfree & Bob Watson

## Age Platform Europe

Council Member: Steve Edwards

Reserve: Alan Lees

## NEC Members Post Conference 2017

		Office Expires
<b>No 1 Region - North West</b>		
Kate Rowley QPM	Cumbria	2018
Sandie Wilde MA	Manchester	2019
<b>No 2 Region - North East</b>		
Bob Watson	Northumbria	2018
Richard Critchley	Wakefield	2019
<b>No 3 Region - Midlands</b>		
John Carrington	Wolverhampton	2018
Mark Judson	Staffordshire	2019
<b>No 4 Region - Eastern</b>		
Brian Burdus	Nottinghamshire	2018
Bob Mabbutt	Northamptonshire	2019
<b>No 5 Region - South East</b>		
Ahmed Ramiz	North Sussex	2018
Keith Bowman	Eastbourne	2019
<b>No 6 Region - South West</b>		
Norman Robertson	Dorset	2018
Pat Gates BEM, BSc	Bristol	2019
<b>No 7 Region - Wales</b>		
Phil Hopkins	Dyfed Powys	2018
Eric Evans MVO, QPM	Gwynedd	2019
<b>No 8 Region - London</b>		
Jackie Cole	London	2018
Nick Hartfree	London	2019



# Review of the Year

It gives me great pleasure to present this review of the year. As is the normal practice in the organisation, this review covers the period from 1st July 2016 to 30th June 2017. It concerns any developments in that relevant period in our plans and policies, and to any decisions and responses, which have been made to matters of interest to the organisation that have arisen during that period.

## Finance

We continued to maintain a healthy financial situation during the year. We have maintained a steady increase in membership and this continues to help in achieving a sound financial position. We continue to get a steady income from advertisers and service providers alike. Many of our services are connected to regular advertisers in the magazine but we are also an attractive proposition to many companies with our 88,000 plus potential customer base. A continued strong and increasing membership is essential to attract advertisers and service providers alike. Once again, we would like to acknowledge the role of both advertisers and service providers in their role in helping to maintain a strong healthy viable association with attractive member benefits and services.

We have a new Financial Controller in Helen Morgan who has 'hit the ground running' and picked up where Sue Ward left off, our thanks must go to both of them for making sure our finances are in healthy order.

## Ceremonial Functions

The thirteenth National Police Memorial Day took place at St Pauls Cathedral in London on Sunday 25th September 2016. The President, Ian Potter and the Chief Executive, Steve Edwards and their wives attended on behalf of the Association. The event was also attended by senior political and police figures from across the United Kingdom. His Royal Highness the Prince of Wales, patron of the charity, also attended the ceremony. 36 volunteers attended the Cenotaph Parade and Service of Remembrance on behalf of NARPO on 13th November 2016. We would like to thank the NARPO participants for taking the time to represent the Association at this important and moving event. Once again, lunch was provided for members and guests

following the parade at the Central Hall, Westminster.

## Parliamentary

Under the banner of Later Life Ambitions, we continue to work with our colleagues in the Civil Service Pensioners Alliance (CSPA) and the National Federation of Occupational Pensioners (NFOP) to highlight to Parliamentarians the main issues continuing to affect older people. In the run up to the General Election on June 8th 2017 LLA produced a toolkit to enable members to directly contact their respective Parliamentary candidates to get our main messages across.

We asked members to write to their local parliamentary candidates to ask them to make commitments to support the following issues:

- Urgently establish a cross-party solution to the long term funding of social care
- Maintain the pensions triple lock
- Maintain universal pensioner benefits
- Stand up for pensioners during the Brexit process

Now the election is over the political backdrop has become more 'confused' than before and we will be working with our partners in LLA to make sure we secure the policy commitments we are seeking, we need MPs to advocate and campaign on these issues in the new Parliament.

The campaign also has its own website at: <http://connectpa.co.uk/after-life-ambitions/> a twitter feed at: @laterlives and a Facebook page at: <https://www.facebook.com/LaterLifeAmbitions/> With more use of social media it is hoped that we can bring the Later Life Ambitions campaign to the attention of more people and will be able to get out key messages quickly.

When taken together our three organisations represent in excess of 250,000 members. As you know, the Later Life Ambitions manifesto covered a wide range of issues including universal pensioner benefits, pensions, housing, care and transport.

We arranged a Parliamentary lobby and reception in support of our widows' pension for life campaign, which proved very successful, we even managed to secure the attendance of the Policing Minister, and several other MP's and Lords from all parties. Throughout the year, we met with several MP's on an individual basis to promote our issues and in addition to the specific occasions mentioned above, we attended several other Parliamentary events mainly related to policing matters or older peoples' issues, where we have met politicians of all parties. We have refreshed and updated our 'opinion formers' web page at [www.politics.co.uk](http://www.politics.co.uk) this is a website regularly accessed by Parliamentarians.

## Police Pensions

We continue to provide advice and assistance on a whole range of Police Pension matters and again the most frequently requested advice is requested in relation to Police Injury Awards.

Last year we reported that ESA was not a relevant deductible benefit for the purposes of calculating an injury award, but a recent change in legislation which made ESA deductible from 10th February 2017, has caused us much concern and, as a result the Police Federation have lodged a Judicial Review against the Home Office, on the matter of the deduction of Employment and Support Allowance (ESA) from injury pensions payable under the Police Injury Benefit Regulations 2006 (PIBR), and specifically regarding the way in which the Home Office has chosen to make changes.

ESA is a benefit payable to anyone whose illness or disability affects their ability to work. ESA was introduced as a replacement for (primarily) Incapacity Benefit.



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'To safeguard the rights of members and to promote measures for their welfare, with particular regards to pensions'

# Review of the Year continued...

The reason for concern is that, for retired officers, the value of Incapacity Benefit could be deducted from injury pensions under the Police Injury Benefit Regulations (PIBR). Until now, the Home Office failed to amend Regulations to allow similar deductions regarding ESA, but it is now trying to close that loop. However, instead of now making amendments under the Police Pensions Act 1976 (PPA), as we believe it should have done, the Home Office has made them under the Welfare Reform Act 2007 (WRA). The Home Office stated that its reason for this was to bypass the "no worsening" provisions in the PPA. The "no worsening" provisions in PPA mean that (in certain circumstances) no change can be made affecting an accrued pension which puts the person receiving it in a worse position unless that person is given an opportunity to opt out of the application of that change. We are concerned by the Home Office's approach as it sets a dangerous precedent in its avoidance of the "no worsening" provisions in the PPA which are there to protect members.

The impact on retired officers receiving an injury pension is that from the date when these changes became law (10 February 2017) the amount of any ESA the member is entitled to will be deducted from the injury pension paid to that officer under the PIBR. This change applies to pensions already being paid, so as a result many recipients will incur a reduction in income. (It will also affect all injury pension awards made in the future, but this legal challenge if successful can only affect those already in receipt).

We continue to receive regular calls from members about all aspects of injury award reviews and more Forces have now started to adopt new procedures to review those in receipt of this award. We continue to advise individual members on all aspects of injury awards as and when we receive enquiries via telephone and email. The NARPO website at [www.narpo.org](http://www.narpo.org) is regularly updated, particularly the Police Pension, Survivor Pension, Injury Awards and Case Law pages. These pages contain the latest information, developments and advice on a range of police pension issues, which, where appropriate, includes a suggested course of action together with template letters for those who feel that they may have a concern in this area.

During the year, we continued to support and promote the Widows Pension for Life campaign, which was originally launched by Kate Hall, a NARPO widow member. This campaign sought a change to the police pension regulations whereby anyone in receipt of spouse's (widow, widower, civil partner) pension loses that pension if they remarry or cohabit. The campaign sought to achieve parity for police widows across the UK following a change to the police pension regulations in Northern Ireland, which removed this restriction for those in receipt of spouses' pensions in respect of officers from both the Police Service for Northern Ireland and the Royal Ulster Constabulary. This change in provision was made effective in Northern Ireland on a no retrospection basis, in other words from the date of the legislation, the old clause became ineffective and those affected were paid a pension going forward from that date for life. NARPO have continued to monitor the situation and changes have indeed been made by the respective Governments for widows of police officers who served in England, Wales and Scotland, but unfortunately, following these changes to the Regulations, it has become clear that there are now three different approaches in operation within the United Kingdom. In Northern Ireland, all survivors of members of the RUC pension scheme now retain their pensions for life irrespective of the circumstances of the death of the former officer. As a result, all survivors are entitled to have their pensions reinstated effective from 1 July 2014. On the 18th January this year, the 2016 Police [Injury Benefit] Regulations were amended. The change means that survivors' pensions paid in respect of 1987 scheme members will no longer be subject to the forfeiture rule where the police officer dies or dies as a result of an injury received on duty. In England and Wales this change only applies to widows, widowers or surviving civil partners, who marry, remarry, form a civil partnership or start to cohabit on or after 1st April 2015. This change came into force retrospectively from 1st April 2015. In Scotland however the change applies to all those wives, husbands, or civil partners of police officers who died on duty who have already had their pension withdrawn because of remarriage, forming a civil partnership or cohabitation and consequently they will have their pension reinstated with effect from 1 October 2015, irrespective of the date of their remarriage, cohabitation or civil partnership.

This is an absurd situation whereby police widows are being treated differently within the UK dependant on where their husband served. This in our view is grossly unfair and we urge all our members to highlight the matter to their MP using the template letter on our website Widows Pension for Life page at: <http://www.narpo.org/index.php/notices/widows-pension-for-life-petition.html> so that our widows can live with dignity and respect throughout the whole of the UK.

## State Pension

With our partners in Later Life Ambitions we continued to campaign for the retention of the 'triple lock' guarantee on state pensions.

The triple-lock is a guarantee to increase the state pension every year by the higher of inflation, average earnings or a minimum of 2.5%. The lock ensures that pensioner income is not eroded by the gradual increase in the costs of living.

The triple-lock was introduced to make up for the many years in which the value of the state pension was eroded, which had left many pensioners struggling to cope with the cost of living. Only now after several years of the triple-lock are many pensioners provided with the means to live financially secure lives as they get older.

Removing the triple-lock risks un-doing all this good work by the Government. It may also cost the Treasury more money in the long run through rises in health and social care costs if pensioners are pushed further back into poverty.

We also campaigned for:

- A review of the 'two-tier' system and for the Government to transfer existing pensioners to the new state pension on a no detriment basis
- Development of a Household Inflation Index (HII) to better reflect the inflation experiences of households
- Proper transitional arrangements so that the State Pension Age does not fully equalise until 2020 and targeted communications to those women who will be affected by state equalisation of the pensions age



# Review of the Year continued...

- Measures to improve confidence in pensions savings and support for Defined Benefit schemes, including improved enforcement powers for The Pensions Regulator
- Increase in the minimum employer contributions for schemes under automatic enrolment, which will help to encourage a retirement savings culture in the UK, with greater involvement of NEST and more consolidation of schemes

Throughout the year we continued to highlight to members via NARPO News and the website Pensions page, the impact of being 'contracted out' on their state pension if they first become entitled to the state pension after 6th April 2016. We have continued to try to outline key facts that members should understand before assuming that the new 'single' figure pension amount will apply to them. As we have explained in the past this revolves around the nature of the current state pension, which offers two levels of pension. The basic state pension and the second state pension, originally, called SERPS now simply S2P. Public sector schemes, like the police pension scheme, were contracted out of the second state pension and members consequently paid a lower rate on National Insurance but were only eligible for the basic state pension. The new single tier scheme means that there will be no contracting out and no second state pension. National Insurance will be paid at a single higher level than the current level for basic state pension. In addition, the Government have raised the number of qualifying years for the full state pension to 35 years. Members who have been paying at the contracted out rate in the police service will not get a year for a year equivalent towards those qualifying years, as they will have been paying at a lower opted out rate. We encouraged all members to seek a future state pension evaluation and then seek advice as to what options they may have to improve their state pension entitlement if they are not entitled to the full single tier amount. It is important to note that members, who will receive the new state pension, will be in no worse a position on retirement under the new scheme and will receive at least what they would have received under the current scheme. In order to assist members, we have a direct link to the Government site explaining and advising on this situation at our 'Pensions' page at [www.narpo.org](http://www.narpo.org).

NARPO has also been involved with other public sector pensioners' organisations in writing to Government to seek a simpler form of explanation of individual member entitlements than was initially available. Those currently in receipt of a state pension who reached state pension age before the introduction of the new state pension scheme are unaffected by these changes. We continue to consider the impact of the new single tier state pension on these members.

## NARPO Rules

Throughout the year, we have continued to consult with Branches and members in relation to the proposed new rules of the Association. This involved roadshows around the country where every Branch was given the opportunity to become involved and provide suggestions and feedback on the proposed rules. Draft rules were sent out to Branches via Branch Circulars and all comments and suggestions were considered by the Rules Revision Sub – Committee, some were adopted and incorporated into the proposed rules and others were not. The result of the consultation is before you today and the RRSC would submit that these rules will take the Association where it wants to go and clarifies some of the anomalies under the current NARPO rules.

We would like to thank all those Branches and members who provided comments/suggestions and feedback in relation to this process and hopefully we can adopt the proposed rules at Conference 2017.

## Recruitment

The National Executive Committee is continually striving to improve recruitment within the Association. Once again we took a stand at the Police Federation Conference Exhibition in 2017 at the new venue of Birmingham. We were again grateful for the support of Police Mutual for sponsoring our exhibition stand and whilst the conference numbers were significantly lower, we still generated a lot of interest amongst serving officers and the stand was well visited and appreciated by those visiting. It was a successful and useful way to get recognition for NARPO amongst future members.

We also took an exhibition stand at the Police Superintendents' Conference and the NEC members in attendance reported

that the stand was extremely well visited and the delegates and observers showed a lot of interest.

As an organisation we continue to grow in membership numbers; unlike most other pensioner organisations who are struggling to 'stand still' in membership numbers year on year. This does not mean we can become complacent about recruitment, we still need to be mindful of developments in policing, particularly in relation to the Police Pension Scheme which now means officers will have to work 35 years before retiring on a full pension, and consequently as a result of the pension being much more 'portable' it will inevitably mean that more and more officers will be leaving the service and moving to other employment before they can receive their police pension. We need to be mindful that not all those leaving the police service in the future will be entitled to a pension immediately and more and more officers will be joining the service and leaving after a relatively short period to pursue outside employment in the private sector.

We do not have all the answers to our recruitment issues, but we are constantly looking for more innovative ideas on how we can encourage former officers to join the Association and we would be very happy to consider any views on this topic either through your regional representative or direct with NARPO House.

## NARPO Website & ICT

Whilst our website at [www.narpo.org](http://www.narpo.org) continues to attract large numbers of visitors, there was in our view a real need to modernise the site and make it more attractive and simpler to use.

In view of that, we are in the process of developing a brand new website that will have a more modern approach and a more comfortable feel ensuring that the users' journey is less complicated and confusing. The development of the new website includes a 'development forum' with members from each region providing relevant feedback and comments to make sure that we get it right.

By the time you read this the new website will be fully live and we hope you agree that it gives us a more modern look and delivers a much easier to use and navigate site that is more fit for purpose in this modern digital age.



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# Review of the Year continued...

The website is a vital communication tool to get messages across to our members, particularly when there are national issues of concern and we continue to expand the content of the website for the benefit of our members.

Following the motion at last year's Conference in relation to the 'refresh' of Super Sleuth we undertook a consultation process with Branches to try and ascertain exactly what Branches require from our system. A survey was circulated to those who provided ideas, suggestions and comments in relation to the database. As a result of that feedback, we are in the process of updating Super Sleuth to include many of the processes Branches requested including:

- An Email will be sent to Branch Membership Secretary when changes have been actioned within a branch.
- Bulk emailing facilities within Super Sleuth for Branches.
- When going back a page from a member's record it will go to the last search results, just for that log in session.
- Dates of joining will be added to the Member Search / View screen and the grid of results.
- Title will be added to the Member Search / View screen and the grid of results
- There will be four additional boxes for branches to use on a members record and it will be added to the Member Search / View screen and the grid of results.
- The search facility will be changed to show live or deleted members only not a mixture of both.
- Facility to create and print mailing labels.
- Adding a link to a list of Branch Secretary, Chairman and NEC members' details.
- Front main page history – clicking on name to reveal the record.
- Branches will have the facility to transfer and delete members.

- Branches currently only have 1 person to modify and 3 read only access – applications for more modifiers and read only access can be made to the Data Protection Controller [DCEO] who will decide each request based on the circumstances provided having regard for the size of the Branch and any other relevant factors.

Many of the requests made were already within the current systems capabilities and this raised an issue in relation to training on the use of Super Sleuth. Branches are reminded that there is a user manual on the front page of the system and we will be looking at updating that manual and providing a 'visual' training package once the changes are made and the system is live.

There are many benefits for branches, members and the national office in the use of the system, but we need Branches assistance to ensure that the database is as up to date as possible and that the information contained within it is as accurate and includes as much information as possible. The staff at NARPO HQ regularly update member details as and when members contact the office with any queries. It is important that Branches do the same wherever possible, thus ensuring that the database is as accurate, current and relevant as possible.

We are extremely grateful to Angela Calvert at NARPO HQ for ensuring that any issues Branches and HQ have with the database are quickly and effectively resolved either with advice from her or with assistance from our IT consultants BCC Group. Angela is also integral in the Super Sleuth refresh and will be 'testing' the database and the updates made to make sure the system is working correctly, before we implement it.

We continue to increase our use of social media, particularly our Twitter account, and as a result, the number of our followers on both Twitter and Facebook has increased. Social media is an extremely effective and quick way of communicating with members and gives us the ability to highlight matters of particular interest to our members and this continues to prove a successful means of communicating. We will continue to develop and improve our social media accounts throughout the coming year.

## Invitations

This has been another busy year and the NEC has received invitations to attend the following conferences and associated events:- The Police Federation Conference, The Annual Council Meeting of the Scottish Association of Retired Police Officers, Age UK, Civil Service Pensioners Alliance Conference, Annual Conference National Federation of Occupational Pensioners, National Pensioners Convention Pensioners Parliament, National Pensioners Convention Biannual Delegates Conference, Police Treatment Centre Annual General Meeting, Harrogate, COPS Remembrance Day, National Police Memorial Day, AGE Platform Annual General Meeting, Brussels, Northern Ireland Retired Police Officers Association Annual Meeting and the Garda Siochana Retired Officers AGM.

NEC members, The President and the CEO, have been delighted to accept invitations to a number of branch and regional meetings throughout the country during the year. It is a welcome opportunity for NEC members to update branch members on national matters as well as providing a forum for questions and gauging opinions of the wider membership. The NEC would like to take this opportunity to thank those branches for the hospitality and the warmth of the welcome received by those so invited.

## Annual Conference

Last year the NARPO Conference at Torquay was the third that had involved Live Group in assisting with the technical setup and delivery. Once again, the NEC agreed to webcast the Conference live giving those unable to attend the chance to listen to the debates and submit their questions or comments online. We believe that the Conference continues to deliver a professional image of NARPO. The webcast was once again a success, but the NEC recognises that we need to do more to both advertise the webcast and attract members to engage with it. Following Conference, the proceedings were uploaded to our YouTube channel that gives both members and others the opportunity to watch the event. The NEC have agreed to engage Live Group for a third year at Scarborough 2017, again they will provide a live webcast of Conference, and a video of the event



# Review of the Year continued...

will be uploaded to our YouTube channel following the conclusion of conference. The undoubted highlight of last year's conference was the speech delivered by Simon Weston CBE, OBE that was both emotive and humorous and was followed by a standing ovation.

## NEC Funds

The Financial Statements for the year ended 31st December 2016 are found later in this report and give full detail of the financial position of the organisation at the Balance Sheet date. The accounts as audited by our accountants, Paylings of Wakefield, show that the association's funds continue in a healthy state and we recorded a surplus of £267,391 (2015: £241,271) for the financial year.

The overall income for the year was £1,042,680 (2015: £965,115) showing an increase of £77,565.

Total expenditure increased on the previous year by £51,445 to £775,289 (2015: £723,844).

The value of our investments at the year-end 31st December 2016 amounted to £1,289,081 (2015: £1,257,287). Our total accumulated fund at the 31st December 2016 was £2,901,454 (2015: £2,634,063).

The Financial Controller has prepared budgets for the period ending 31st December 2018, these were reviewed and endorsed by the NEC at their meeting on the 11th May 2017 and in turn circulated to Branches and are contained in the Financial Statements later in the report.

Finally, the total net asset value of Branch balance sheets as at the 31st December 2016, amounted to £2.080m (2015: £1.981m).

**Helen Morgan, Financial Controller**

## Media Matters

The NEC and NARPO HQ continually strive to make the most of any opportunity to communicate with all sections of the media and continue to use these opportunities to support issues in relation to NARPO members and to enhance the NARPO image both to current serving officers and the general public, so that we are seen as a credible organisation with a part to play and a voice to be heard in

respect of both national and local issues, affecting our members and pensioners in general.

We continue to enhance the NARPO brand with a view to encouraging serving officers to view us as an attractive and influential organisation that they will hopefully join upon reaching retirement and to encourage those who have not joined upon retirement to join us.

With that in mind throughout the last year the NEC continued to identify relevant and appropriate opportunities to make press statements and comments on a range of issues of interest to our members and older people in general, together with pertinent and relevant comments on the current state of policing.

NARPO continued to feature in the written press and on websites throughout the last year on a number of issues affecting police pensioners, pensioners in general and the Police Service as a whole; but in particular in relation to the 'Widows Pension For Life' campaign, which as you know has now been re-invigorated as a result of the changes made in Northern Ireland. We also received press coverage under the banner of Later Life Ambitions [LLA] a campaign we run together with our colleagues at The Civil Service Pensioners Alliance and The National Federation of Occupational Pensioners with the help of our Public Affairs partners ConnectPA. We received particular coverage in relation to social care issues, Brexit and the state pension triple lock. LLA made responses to several Government committees on a range of issues, some of which were mentioned in the final reports produced.

We once again utilised and updated our Parliamentary-lobbying site at [www.politics.co.uk](http://www.politics.co.uk), to publish current NARPO issues and this has again proved useful in attracting the attention of those in the political world. We continue to develop this facility further and this together with the increased use of the Press Releases, Notices News and pages on our own website helps us to maintain and improve the communication of matters of importance to NARPO and our members, both to the media in general, other interested parties and of course our own members.

We continue to strengthen our links with all sections of the media and we regularly receive requests from newspaper editors, television and radio producers and authors who are looking for contributions on a particular specific issue or incident or for former officers involved in particular cases and events, both current and historic.

Wherever and whenever possible we will continue to strengthen and develop our links with the media over the coming year with a view to strengthening our status as a reference body for the media when they desire an input in relation to police and pension related matters together with issues affecting retired people in general.

We have continued to develop and promote our image to the media and we believe this has helped establish NARPO within all press circles as an appropriate organisation to approach for comment where matters of policing, retirement and pensions are involved.

Our NARPO Twitter and Facebook pages are still proving successful in getting relevant messages out quickly to both members and non-members alike and this can be evidenced by the analytical statistics of our site which show 'spikes' each time we put something on Twitter and Facebook. Furthermore these social media sites are undoubtedly serving to enhance NARPO's image with current serving officers and the public, which can be shown by our 'followers' and traffic on both our social media sites.

We are currently working on our whole communication plans, including the launch of a new NARPO website and will seek to enhance our presence and impact on social media and all avenues of the media.

All this continued activity can only serve to enhance our reputation with the media and strengthen our links with them giving us the appropriate avenues to disseminate any matters of importance both quickly and effectively.

We will continue to maintain and develop our relationship with all sections of the media and strengthen the status of NARPO within media circles, whilst looking to further maximise our use of social media to get the NARPO message across to both members, prospective members and the public.



# Other Pensioner Organisations

## AgeUK

We have, over the year, continued our involvement with AgeUK and other pensioner groups. The areas of concern and discussion continue to be the same for us all; health and social care, wellbeing, pensions, and benefits.

Again, AgeUK held their later life Conference at the QEII Conference Centre. Numerous speakers and those attending, had an overarching theme of 'creating a culture of wellbeing'

Miriam O'Reilly, Journalist and TV presenter, was the Chair and opened the morning plenary session.

This was followed by Tom Wright, Group Chief Executive of AgeUK. He introduced the Conference's themes, a key component of which, was to showcase the first ever wellbeing index developed by AgeUK research, in conjunction with Southampton University.

Secretary of State, the Rt.Hon Damian Green MP, spoke about successful older people, the need for change in the world of pensions, and the necessity to raise state pension age. He reaffirmed the 'triple lock', but not for how long? Spending on State pension at present about 6.1% of GDP will rise to 7.2% over next 20 years.

Numerous parallel sessions were held over the morning and afternoon. Rather than fill pages of this report, I would just say a summary of these is easily available at AgeUK.org.uk

When meeting with AgeUK, and the other groups, we continue to pursue the issues that are raised as concerns by you, the membership.

There are intentions to change the way the Age Sector group works in the future, but we will continue to ensure our voice is heard.

**Brian Burdus, NEC Member**

## Age Cymru

Since being elected onto the NEC, I have attended bi monthly meetings of the Pensioners Forum Wales (PFW) on a regular basis. Eric Evans also attends on occasions. The meetings are held in Cardiff and PFW is made up of representatives of retired members of trade union organisations and various pensioners' groups.

There is a ten Strategy for Older People in Wales formulated by the Welsh Government, with the general theme being 'Living longer, ageing well' and 'Making Wales a great place to grow old'. PFW have embraced the overall report and have circulated questionnaires to selected groups to gain an insight into older people's priorities on matters within this theme. Unfortunately, there was a very poor response and the consensus was that the work carried out had in the end been fruitless.

PFW have formulated a Care Prevention Plan suggesting what individuals can do to help themselves and various bodies ( NHS, Local Authorities including Social Services) can do to help the individual, with the emphasis on 'Prevention'. This is still work in progress.

The matter of age restrictions for various health checks has been referred to the National Pensioners Council, who have agreed to make further enquiries into the matter. Again this is ongoing.

To summarise, the following is a flavour of topics discussed within the Forum, with further action taken as and when necessary and relevant.

Support for older people with disabilities, Public and Community Transport, Health and Social Services, Libraries. This is not obviously an exhaustive list.

Eric and I continue to work within PFW to try and improve the lot of our members.

**Phil Hopkins, NEC Member, Wales Region.**

## The Public Services Pensioner's Council (PSPC)

The Public Service Pensioners' Council (PSPC) represents all of the main public service pensioners' organisations. It was established more than fifty years ago with the aim of protecting the interests of retired public servants. The Council has close links with a variety of other organisations and maintains regular contact with the Government and main political parties on issues of concern to public service pensioners.

The NARPO Chief Executive and President have attended the AGM and other Executive Committee Meetings of the PSPC throughout the year. The CEO remains the PSPC Treasurer and the President an Executive Committee member.

The main issues pursued by the PSPC throughout the year and particularly in the run up to the snap General Election were:

### State Pensions

The Council believes that the level of the state pension should be increased for all pensioners to a level where pensioners with no other income can enjoy a retirement with security, dignity, and freedom from poverty.

It is unacceptable that retired people face not just a drop in their standard of living but also real hardship in their retirement. Long-term growth in standards of living and the nation's economy owe as much to the efforts of those now retired or about to retire as to the efforts of those working. It is right that retired workers should enjoy a fair share of those improvements.

### Single-tier Pension

The Council welcomes the introduction of the new single tier state pension, but believe that an opportunity has been missed to improve the state pension of the poorest pensioners. The exclusion of those from the single tier pension means that there is now a long tail of pensioners who will be subject to means testing well into the middle of this century. Currently, around one-third of eligible pensioners do not claim



# Other Pensioner Organisations continued...

means-tested Pension Credit, leaving them poorer therefore.

These pensioners will also now fall further behind those on the single tier pension as a consequence of the different uprating mechanisms that apply in both schemes.

The Council asks that all political parties make a commitment to:

- an early review of the possible inclusion of existing pensioners in the single-tier pension on a no detriment basis
- a 15-year transitional period for derived rights accrued under the former system
- the level of the state pension to be considerably higher than the means-tested guarantee credit level
- increase all state pensions (including S2P/SERPS) in line with the triple lock of prices, earnings or 2.5 per cent
- maintenance of passported benefits for those with single-tier pension and no other income

We believe that the basic state pension and single tier pension should rise as quickly as possible to at least the official poverty level. As a short-term measure, the basic state pension should rise for all pensioners to above the means-tested guarantee credit level.

## WASPI – Women’s State Pension Age

We support the need for a measure to ensure fair treatment for those women born between April 1951 and April 1953. The Pensions Act, 2011, increased their state pension age rapidly with little notice to make alternative financial arrangements for retirement income lost.

## Over-80s Allowance

The age addition was introduced at 25 pence a week in 1971 and has remained unchanged ever since. The PSPC believes that the age addition is irrelevant at the current level.

Older pensioners face additional costs compared to younger pensioners

in relation to matters such as home repairs and maintenance, and personal services and these costs are simply not reflected in the 25 pence a week supplement.

## Christmas Bonus

The ‘Christmas Bonus’ was introduced at £10 in 1971, and has remained unchanged ever since. The Council believes that since Christmas brings extra expenses even in everyday living costs, a Christmas Bonus of £100 should be paid each year to all those in receipt of the basic state pension or pension credit.

## State Pension increases for pensions paid abroad

Where UK State pensioners move to live abroad, their UK State pensions are increased only when they are living in countries covered by a reciprocal agreement with the United Kingdom. Those living in Commonwealth countries are particularly affected because UK Governments have consistently refused to enter into reciprocal agreements with those countries. Many pensioners have families in Australia, Canada, New Zealand and South Africa. If they choose to retire to those countries, they receive no increases in their UK state pensions. The effect of this is that after a number of years many such pensioners find themselves suffering from severe financial hardship due to their fixed incomes.

A further worry now for those who have retired to EU countries will be the outcome of Brexit negotiations. We urge the Government to ensure that these pensioners continue to receive a fair uprating of their state pension.

UK state pensions are an entitlement derived from a contributory system through National Insurance. All UK state pensioners should therefore receive the same increases, regardless of where they live in retirement. The PSPC welcomes the establishment of an All Party Parliamentary Group on this issue and will continue to seek a change to the current inequitable policy.

## Public Service Pensions

Although the Council’s main purpose is to represent the interests of those who have retired, we recognise the

importance of good pension provision for current and future public service pensioners. Any debate around public service pensions should be based on evidence, rather than deliberate misconceptions.

Public service pensions have been subject to gross attacks from the media, both before and after the Government’s planned changes to pensions stemming from the Hutton Commission.

The Hutton Commission showed that the cost of public service pensions is expected to fall in the long term. Indeed, evidence from the National Audit Office shows that the cost, expressed as a percentage of GDP, was not rising even before the latest set of reforms. We therefore expect politicians to show leadership and be prepared to explain to the public that, contrary to the information they are fed, public service pensions are sustainable.

## Accrued Rights

Accrued pension rights are deferred pay from the period over which our members have served the public. Accrued rights are not largesse, and certainly not the property of individual politicians to give or withhold.

The climate of debate surrounding public service pensions over recent years has led members to question whether their accrued rights are safe. This should not now be an issue, as negative retrospective changes are effectively prevented under the Public Service Pensions Act 2013. But the unremitting negativity around public service pensions, has led members to question whether politicians will renege on this position. We urge all parties to give reassurance on this point, as they are collectively responsible for having stoked this fear amongst public service pensioners.

## Indexation Arrangements

Many pensioner and other organisations were involved in a Judicial Review of the Government’s decision to change the linkage from RPI to the Consumer Prices Index (CPI), which concluded that the Government had acted lawfully. This ruling has severely damaged the confidence that pensioners have in



# Other Pensioner Organisations continued...

their pensions. Pensioners were led to believe in generations of pension scheme literature that they were accumulating a pension linked to RPI in retirement. The suspicion is now that the Government can amend indexation whenever it likes, to whatever it likes, this does not inspire confidence.

The Council notes that the current Government now uses CPI for the payment of public service pensions but retains RPI for the collection of revenue. Student Loan repayments, train fares and water rates all also continue to be linked to RPI. It cannot be right that RPI is a sufficiently good measure of inflation when it comes to taking money in, but is not an acceptable measure when it comes to paying money out. The Office of National Statistics has been working on some alternative measures of inflation and the National Statistician has stated that CPI (H) will replace the CPI. PSC support the introduction of this measurement, which includes owner-occupier housing costs. The National Statistician has also said that he is committed to the development of a Household Inflation Index (HII). Early signs indicate that this index would more truthfully reflect the increases in the cost of living experienced by a range of households across the UK, and we will watch its development with interest.

## **Suspension of Pension on Cohabitation or Remarriage**

An enduring injustice in some public service schemes, concerns those in receipt of a widows or widowers' pension who, under the scheme rules, which applied when they retired, are not entitled to continue to receive that pension if they remarry or cohabit. Although improvements have been made prospectively in some schemes, the 'no retrospection' policy operated by the Government means that many people are still subject to these provisions.

Pensioners affected by these provisions have described the situation as stressful, upsetting and soul destroying. The provisions disproportionately affect the poorest pensioner couples who cannot afford two homes. Richer pensioners who can afford to live separately from their new partners can avoid their impact. For occasional cohabiters, it is difficult

to obtain guidance on what exactly constitutes cohabitation, for example, the number of nights spent together each week and the extent of financial interdependency allowed.

The Council is aware that in all Northern Ireland Civil Service pension scheme arrangements, the surviving adult dependant will continue to receive the payment of pension if they remarry in the future. We want to see this provision in all public service pension schemes.

## **Post-Retirement Marriages**

In many public service schemes, men who marry after leaving pensionable employment only have service from 6 April 1978 counted towards their widow's pension. This compares to service from 1 April 1972 for marriages entered into before the man left pensionable employment. The PSC believes this provision is yet another petty restriction that increases the complexity of public service pensions. The distinction should be abolished so that all pension rights accrued from 1 April 1972 automatically carry entitlement to a widow's pension.

## **Universal Pensioner Benefits**

Older people currently have free access to some vital services, such as free prescriptions, eye tests and concessionary travel. Free television licences are available for the over-75s and the winter fuel payment is available to all households with a person of suitable age present.

There have been calls to pare back these universal entitlements on grounds of need. The argument is that richer pensioners do not need these services and poorer members of the working generation should not be taxed to provide them. The Council believes that universal pensioner benefits should be kept universal. Measures to 'affluence test' universal benefits may affect a small proportion of the population on introduction, but governments will be tempted to expand the net wider until only the poorest pensioners are in receipt of these measures. In addition, means testing is disproportionately expensive and represents poor value for the taxpayer.

It is important to recognise that Governments have provided these benefits largely as an alternative to providing increases in the basic state pension. It should be remembered that the basic state pension has only been subject to the triple lock for the past seven years. Before that it was linked to prices for 30 years.

The benefits serve different but important purposes. The measures for prescriptions and eye tests reflect the different health status of older people, while the free bus pass keeps people mobile and participating in their communities. Free TV Licences for older pensioners is perhaps a reflection of the sad fact that many older pensioners do suffer from loneliness and the television is perhaps the only voice that many will hear in a day. We are concerned that the Government has chosen to pass responsibility for financing this benefit to the BBC from 2020.

The age at which these benefits (with the exception of the free TV Licence and the availability of free prescriptions) can be claimed is rising in line with the female state pension age, set to increase to 65 by April 2018. The PSC believes that ideally, the decision should be reversed and that free access should remain at 60. If this is not accepted, the age of access should not rise beyond 65.

## **Conclusion**

Over recent years, we have also seen an increase in reports about "intergenerational fairness". There is determination in politics and the media to make this a zero sum game, whereby if the younger people are suffering because they cannot secure a home or employment, it must be the fault of pensioners. The Public Service Pensioners' Council believes that pensioners have borne the pain of austerity along with current workers. We are truly "all in it together". Pensioners have spent their lives working and paying taxes, often to find that hardship awaits them in retirement. It is of paramount importance that this is not allowed to continue, both for the sake of those who have already retired and for the current working population who themselves will one day retire.



# Other Pensioner Organisations continued...

## National Police Memorial Day

The thirteenth National Police Memorial Day took place at St Pauls Cathedral in London on Sunday 25th September 2016. The President, Ian Potter, and the Chief Executive, Steve Edwards and their wives attended on behalf of the Association. The event was also attended by senior political and police figures from across the United Kingdom. His Royal Highness the Prince of Wales, patron of the charity, also attended the ceremony.

The fourteenth National Police Memorial Day will be held in Cardiff on Sunday 24th September 2017 at St David's Hall Cardiff. More information about the National Police Memorial Day is available at their website at: [www.nationalpolicememorialday.org](http://www.nationalpolicememorialday.org)

The Chief Executive is a nominated Trustee to the Charity and regular meetings are held where decisions on funding and the long-term future of the National Police Memorial Day are of paramount importance. During the year, the co-founder Joe Holness and his wife Sharon announced their retirement from the NPMD and the Trustees are actively working to ensure that their great work is continued and that the charity has long-term financial sustainability. This is a very important date in the Police calendar and as such, every effort must be made to ensure it is still in existence well into the future.

## The National Pensioner's Convention (NPC)

NARPO continue to take an active part in the NPC. The Chief Executive is a member of the NPC Executive Committee, which has met regularly during the year. Members of our National Executive Committee also take an active part in the NPC Council meetings and Bi-annual Delegates Conference as well as the Pensioner Parliament. The NPC continues to work for a better basic state pension and towards a society that is more inclusive, considerate and supportive of older people. Notably during that Conference the NPC elected to support the People's Assembly.

The NPC Pensioner's Parliament was held once again in Blackpool in June and members of NARPO National Executive Committee attended the Parliament and the various seminars associated with it.

Further information can be found at the NPC website at [www.npcuk.org](http://www.npcuk.org). This site is available through a link on the NARPO website at [www.narpo.org](http://www.narpo.org) just click on 'Links' then on 'Associated Sites'.

### Steve Edwards CEO

## AGE Platform Europe

AGE's mission is to voice and promote the interests of the 198 million citizens aged 50+ in the European Union and to raise awareness of the issues that concern them most. Through its members, its network represents more than 40 million senior citizens across the EU and seeks to promote older people's rights at EU and international levels, to combat ageism and support a dignified, active and socially included old age for all. It also supports the participation of its member organizations in relevant EU, United Nations and Council of Europe work and projects, networking and related actions at national level.

Its 2018 to 2021 strategy objectives are:

- Promote older people's human rights at EU and international level
- Promote a positive image of ageing and older people
- Promote age-friendly environments at grass-root level to support active and healthy ageing
- Improve awareness and knowledge of older people's rights, concerns and expectations across the European Union and at international level

The key theme at its 5th Annual Conference and General Assembly, held in Brussels between 7th to 9th June 2017, was 'Inequalities and abuse in old age: Time to Act!, Building upon the European Commission's year of actions on violence against women, the World Elder Abuse Awareness Day and the growing acceptance within the EU that more needs to be done to ensure an equal protection of older people's rights and combat elder abuse, and to discuss how human rights in old age can be materialised using the existing frameworks, and consider the added value of further measures, such as a new United Nations (UN) treaty.

At the meeting, AGE welcomed the proposed European Pillar of Social rights as the way of achieving these objectives as well as the implementation of the Madrid International Plan of Action on Ageing (MIPAA).

It agreed that UK members, including NARPO, were welcome to remain part of the group, during Brexit negotiations and beyond as there will be common themes from the World Health Organisation and the UN, which will continue to impact upon older people, both in the UK and across Europe. We will monitor the situation as negotiations continue.

### Alan Lees DCEO



**NARPO** - the voice of retired police officers

'To safeguard the rights of members and to promote measures for their welfare, with particular regards to pensions'



# Annual Conference **Torquay** 2016

The 2016 Annual Conference of the National Association of Retired Police Officers took place in Torquay on Friday 9th September. The Staff at the venue were courteous, efficient and extremely helpful with any problems resolved very quickly. Once again, functions were well attended. The pre-conference Dinner for delegates, observers and guests was held in the Riviera Conference Centre on the Thursday evening, as was the post conference supper and social night on the Friday night.

The food on both nights was excellent, the staff were very efficient, and the service was brilliant. Both functions allow delegates, guests and observers to take the opportunity to meet old and new friends and discuss developments in NARPO and Conference in general terms.

Those attending were complimentary of the Conference and ample space was provided for our Exhibitors to display their services to both delegates and observers and the items on offer as usual were well received and snapped up eagerly.

Conference was once again well attended and the debates within Conference were very informative; every opportunity was given for delegates to participate and delegates responded enthusiastically to the debates resulting in some extremely searching and worthwhile questions being put to the panel members. The panel discussion entitled "The Silver Economy" was very interesting and the presentation by Chris Curry from the Pensions Policy Institute and Stephen Mann from Police Mutual were very informative and thought provoking. John Stapleton who once again very quickly grasped the gist of the debate facilitated the session and some pertinent questions were put to members. In a new initiative, delegates were issued with electronic voting palmlets and these proved very useful in gauging delegates' responses. Indeed some interesting results were gathered in relation to the way delegates had voted in the recent EU referendum [majority voted to leave] and whether those who voted would now change their minds [overwhelming majority would not].

The Guest Speaker was Simon Weston CBE, OBE whose presentation was very emotive, descriptive, thought provoking and extremely entertaining and humorous.

He vividly explained his experiences in the Falklands conflict aided by video footage, went on to tell us about how he had overcome his injuries, and made a success of his life.

Once again, The National Executive Committee had engaged the Live Group to provide a more professional approach to our Conference in terms of presentation and technical support. This enabled us to broadcast Conference live on the web thus enabling those who could not attend the opportunity to find out what was being said and discussed. Following Conference Lewis Live enabled us to publish the entire Conference proceedings on our YouTube channel for the benefit of members and other interested parties, who were unable to attend in person.

We were once again grateful to John Stapleton the television presenter and journalist for assisting in engaging with delegates and guest presenters in the lively and informative debates throughout the day. John's grasp of the subject matter and direction of questions helped make the session more interesting and it is clear that guests and delegates appreciated John's involvement and it adds value to the day's proceedings.

In his Conference address, the President of NARPO Ian Potter accepted that we had got it wrong at Southport last year by trying to rush through the new rules and conceded that we had failed to consult sufficiently and had not dispelled the concerns raised in feedback received. He explained that we had learned from those mistakes and outlined the consultation process we had already embarked upon a programme of consultation that is more vigorous, open, inclusive and transparent. He also highlighted the two Access to Support courses held during the year which were aimed at Branch Welfare Officers and which were very well received and appreciated by the delegates attending.

The President informed Conference that he was now a member of the advisory panel of the UK Police Memorial Trust and outlined the aim of having a permanent memorial at the National Arboretum in Staffordshire.

He also went on to mention the improvements made to our website and social media encouraging members to use them more regularly, before updating

Conference on the situation with the Police Rehabilitation Centre, Flint House who he reported had refused to allow a NARPO representative to become a Trustee despite several requests. He outlined the current situation for those retired members wishing to attend Flint House and stated that he would continue to fight to try to achieve a better outcome for retired officers.

Finally the President informed Conference of our current campaign in relation to achieving parity with Northern Ireland for those widows and widowers who had their pensions withdrawn upon remarriage or cohabitation and his concern at the real threat of further historical enquiries being launched into such matters as the miners' strike and others stating that NARPO were committed to assist those involved in enquiries as much as possible.

Laura Blake from Connect PA gave a very informative presentation on the work that we are undertaking with our Later Life Ambitions campaign in conjunction with the CSPA and NFOP, which updated Conference on the work we had already done and the work we had planned in the future to raise our concerns with Parliamentarians and other influential bodies.

At the conclusion of Conference, we said Goodbye to two NEC Members Lynne Haydon and Mike Thornton and we wish them a long healthy retirement, both of them committed a lot of their time to NARPO and the NEC and we wish them well.

We also said Hello to two new NEC Members Norman Robertson and Bob Watson and we look forward to both of them taking a full and active part in the NEC making sure that their members' views are represented.

The record of the motions to the 2016 Conference, together with the results is as follows:

#### **Motion 1 LOST**

Reduction of precept from 40% to 30%

#### **Motion 2 LOST**

National Conference funding for 1 member per branch

#### **Motion 2 LOST**

Amendment – Include Means testing

#### **Motion 3 CARRIED**

Refresh of Supersleuth

**To note that 2018 Conference will be held at The Riviera Centre, Torquay on Friday 7th September.**



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# Secretariat

The membership at the end of June 2017 amounted to 89,525 consisting of 74,290 Full Members, 11,273 Widow/Widower Members, 562 Life Members, 1,160 Associate Members, 1,736 Affiliate Members, 193 Direct Affiliates, 27 Honorary Members and 284 others. The majority of our membership lives within the United Kingdom but within our numbers, we have some 1,882 members living abroad.

We sent out 43 Circulars to Branches last year and have sent 19 Circulars out to date this year. This year's Circulars appear on the opening page of Super Sleuth for the convenience of branch secretaries. Previous years' circulars can also be viewed on Super Sleuth by accessing the relevant years' folder. This not only means that the cost of circulation is kept to a minimum but also provides an instant file of circulars which assists both secretaries and other authorised branch users in their administration. Every member continued to receive by post four full colour NARPO News magazines during the year. The magazine continues to be edited in house and published with the assistance of our design team at Wilson Design House. We have extended the size of the magazine to 54 pages. The magazines are well received by members and always generate a full post bag following its circulation. Advertising revenue has enabled us to manage the cost of the magazine production and postage, within a limited budget, whilst maintaining the high quality of design and publication. We sent out 178,035 Newsletters on behalf of Branches and this continues to prove a very popular and well-used service provided from NARPO HQ.

The Chief Executive is Steve Edwards who was appointed in February 2016. Steve is responsible for the day to day operational effectiveness of the Association and for delivering the policies of the organisation. Governance of the Association is provided by the National Executive Committee to whom Steve is answerable. Steve continues to offer expert advice to members and others on Police Pensions and on NARPO matters more generally. Alan Lees is the Deputy Chief Executive and was appointed on 1st June 2016. Alan is responsible for putting together our member magazine NARPO News and offers expert advice to members and others on Police Pensions and on NARPO matters more generally.

We continue to improve our use of both Twitter and Facebook as an additional means of informing members and others of developments pertinent to NARPO or member's interests. We continue to offer and process bookings for the Villa Scylla made available to our members as holiday accommodation, and there is the possibility of a further properties becoming available in Amsterdam and Vienna in the near future. The accommodation associated with the Villas have proved extremely popular with those visiting them. We are grateful to the owner Lord Wolfe for extending our agreement for a further year. As previously stated neither NARPO nor the owner makes any charge to members for the accommodation. Members are of course responsible for their own associated travel and other holiday costs. In offering and managing the allocation of the accommodation, we operate a system that is intended to achieve the highest number of our members as is possible attending the accommodation. Whilst seeking to achieve this aim, the management system needs to be easily understood, relatively simple to manage and be as fair as possible whilst seeking to achieve at least the minimum of the 75% all year round occupancy we have agreed with the owners.

Helen Morgan is the new Financial Controller at NARPO. She oversees all financial matters reporting regularly to the NEC on finance and budgetary issues.

The Group Travel Insurance Scheme continues to prove a success and each year greater numbers of members have joined the scheme. Currently around 12,000 members have taken advantage of this scheme this year. The cost of the scheme continues to be good value despite an above inflation rise in cost, which was based on our claims experience. The administration of the scheme is now the sole responsibility of AXA who collect all payments and deal with all enquiries. We continue to offer a Health Insurance Scheme to members and have over 1,000 members taking advantage of the scheme.

Angela Calvert is the Senior Administrator. Amongst her responsibilities, she takes a lead in the practical arrangements for Conference each year and for the regular newsletters circulations on behalf of branches. Angela also takes a lead in the

arrangements for our regular Courses. This includes our Access to Support and Branch Officials Courses. We would encourage branches, particularly those who have never nominated members or have not had members attend a course in the recent past, to nominate an appropriate person to attend these courses. Angela spends a lot of time making sure that we have good speakers and content on the course which in turn benefits those attending.

She continues to provide day to day advice to branches on the membership data base and answers queries on a regular basis and is an integral part of the planned ongoing 'refresh' of Super sleuth, making sure that the system is working correctly before being rolled out to Branches as a live system. Many of the upgrades and changes have come about as a direct result of comments and issues raised by Branches via the survey during the consultation period.

We are pleased to report that Julia Mullan has re-joined us in the front office following the departure of Jill Beavis and Julia has settled in excellently indeed it feels like she never left!

Both Julia and Dawn work part time, Dawn works Monday – Wednesday and Julia works Thursday – Friday, thus ensuring we have full cover during the week, where they are on hand to answer any member queries. They both work extremely well together and they continue to provide a wide range of administrative support to the organisation. They have both formed excellent working relationships with colleagues, branch official and members alike. Regular staff meetings ensure that staff ideas and best practice principles are recognised in an effort to improve the service we provide to branches and individual members. Normal office hours at NARPO House are now established to be 8 am to 4 pm Monday – Thursday / 8 am – 3.30 pm Friday each week. We continue to provide an out of hours' telephone answering system for the convenience of members.



# Proposed Administrative Changes to Rules

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None to note.

## NEC Meetings from July 2016 to June 2017

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### 2016

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#### **7th July - Leicester**

Apologies: Brian Burdus, Jackie Cole, Nick Hartfree and Lynne Haydon

#### **8th September - Torquay**

Apologies: Ahmed Ramiz

#### **10th September - Torquay**

Apologies: Ahmed Ramiz & Bob Watson

#### **3rd November - Colchester**

Apologies: Nick Hartfree

### 2017

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#### **26th January – Stratford upon Avon**

Apologies: Ian Potter, Sandie Wilde, Jackie Cole, Bob Watson, Norman Robertson and Phil Hopkins.

#### **11th May - Deganwy**

Apologies: Jackie Cole, Phil Hopkins and Sandie Wilde

Throughout the year a variety of sub-committee meetings were also held



# Life Membership

Life memberships awarded from 1st July 2016 to 30th June 2017

Branch		Branch	
Birmingham	Mr Eric Gordon Rankin BEM Mr George Stevenson Mr Peter John Vallely JP	Isle of Man	Mr Hector Duff MM BEM TH
Brighton & District	Mr Peter J Dacey Mrs Maureen Dacey Mr Alexander M Durie Mrs Pamela Durie	Isle of Wight	Mrs Irene Ball
Chichester	Mr Barry Wiseman	Keighley	Mr John Chambers
Cornwall	Mr James Michael Doney Mr John Hawkey Mr Paul Vincent O'Brien MA	London	Mr George J Taylor
Doncaster	Mr Christopher M Bean Mr Jeffrey J Vernon	Merseyside	Mr Charlie Wass
Exeter & District	Mr Graham 'Percy' Prowse	Northamptonshire	Mr Robert Berwick
Hampshire (Portsmouth & Gosport)	Mr Michael J Haycocks	Scarborough	Mr Keith Moore
Huddersfield	Mr George Banks	Southport & District	Mr David Cranney
		South Shields	Mr Alan Harrison Mr Henry James Sprouting
		Staffordshire	Mr David Malam
		St Helens	Mr Anthony Ian Broughton Mrs Betty Guest Mr John Hickey
		Suffolk	Mr Roland Wilson

## Conclusion

This report covers the period from 1st July 2016 to 30th June 2017 and encompasses a considerable variety of matters reflecting the work of the Association and NEC during this time.

The NEC, will, therefore, continue to work on behalf of the membership, to ensure that our views and our members views are put across by whatever means are available and are heard by as many bodies and people of influence as possible. These issues will continue to be addressed in "NARPO News", on our website and on our social media so that the membership is kept advised of any action that is being taken.

As we quickly approach our Centenary in 2019 we believe that NARPO still has much to offer after 98 years of service and we are pleased to have the opportunity to serve the Association as members of the National Executive Committee.

Brian Burdus (Vice Chair), John Carrington, Jackie Cole, Richard Critchley, Eric Evans MVO, QPM, Pat Gates BEM, BSc, Nick Hartfree, Phil Hopkins, Mark Judson, Ian Potter (Chairman), Ahmed Ramiz, Norman Robertson, Kate Rowley QPM, Bob Watson, Sandie Wilde MA and Lawrence Wright BSc.





# Financial Statements

31st December 2016

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## National Association of Retired Police Officers **Statement of National Executive Committee Responsibilities**

We are required under the constitution of the Association to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Association and of the excess of income over expenditure for that year. In preparing those financial statements we are required to:

- select suitable accounting policies and then apply them consistently making judgements and estimates that are prudent and reasonable;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Association will continue in business.

We are also responsible for:

- keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association;
- safeguarding the Association's assets;
- taking reasonable steps for the prevention and detection of fraud and other irregularities.

**By Order of the National Executive Committee**

**Ian Potter**  
President



# Report of the Independent Auditors to the Association's Members of The National Association of Retired Police Officers

We have audited the financial statements of the National Association of Retired Police Officers for the year ended 31st December 2016.

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

## Respective responsibilities of National Executive Committee and Auditors

The Association's National Executive Committee is responsible for the preparation of financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

## Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatements, whether caused by fraud or error. This includes an assessment of; whether the accounting policies are appropriate to the association's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the National Executive Committee; and the overall presentation of the financial statements.

## Opinion on the financial statements

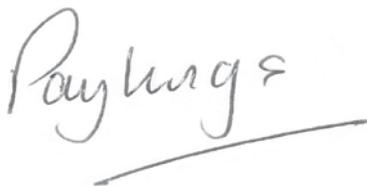
In our opinion the financial statements:

- give a true and fair view of the state of the association's affairs as at 31st December 2016 and of its excess of income over expenditure.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the rules of the association.

## Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the rules of the association requires us to report to you if, in our opinion:

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



**David Harrison** (Senior Statutory Auditor)

For and on behalf of Paylings

Registered Auditors, 7 The Office Campus, Paragon Business Village, Red Hall Court, Wakefield, West Yorkshire WF1 2UY



# The National Association of Retired Police Officers

## Notes To The Financial Statements For The Year Ended 31<sup>st</sup> December 2016

### Accounting Policies

#### Basis of Accounting

The financial statements have been prepared in accordance with applicable Accounting Standards and under the historical cost accounting convention.

The association has taken advantage of the exemption from preparing a cash flow statement conferred by Financial Reporting Standard No.1 in respect of small organisations.

In accordance with Accountancy Standards NARPO House is shown in the accounts at cost. Similarly, the investments and Hawkridge House are also shown at cost.

#### Depreciation

Assets costing £500 or more are capitalised as tangible fixed assets, items costing less than £500 are charged against income and expenditure in the year the cost was incurred.

Depreciation of fixed assets is calculated to write off their cost or valuation less any residual value of their estimated useful lives as follows:

Office furniture and equipment      33.3% straight line

Buildings are not depreciated, as in the opinion of the National Executive Committee, the residual value of the property will exceed its cost.

#### Investment Income

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. Rental income is credited net of related expenditure.

#### Income

Income represents the amount derived from subscriptions precepted from branches, income from investments and services provided which fall within the Association's ordinary activities, entirely within the United Kingdom. The income and excess of income over expenditure comprise the continuing activities of the Association.

#### Taxation

Corporation tax charged on taxable income and capital gains

£ 7,554	£ 7,404
=====	=====

#### APB Ethical Standards - Provisions Available for Small Entities

In common with many other associations of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.



# The National Association of Retired Police Officers

## Balance Sheet as at 31<sup>st</sup> December 2016

	2016	2015
<b>FIXED ASSETS</b>		
NARPO House	<b>128,474</b>	<b>128,474</b>
Building Adds B/fwd	2,153	2,681
Additions	2,867	1,300
Less: Depreciation	-2,197	-1,828
	<b>2,823</b>	<b>2,153</b>
Furniture & Equipment B/fwd	16,934	13,498
Additions	11,560	14,074
Less : Depreciation	-12,891	-10,638
	<b>15,603</b>	<b>16,934</b>
<b>COAT OF ARMS</b>	<b>7,200</b>	<b>7,200</b>
<b>CEREMONIAL CHAINS OF OFFICE</b>	<b>5,877</b>	<b>5,877</b>
<b>INVESTMENTS AT COST</b>		
Hawkridge House (Property)	287,176	287,176
Aviva Investment	25,111	24,255
Brewin Dolphin	254,047	251,294
Tilney Bestinvest	722,747	694,562
	<b>1,289,081</b>	<b>1,257,287</b>
<b>CURRENT ASSETS</b>		
Stocks for Resale	1,995	977
Sundry Debtors/Prepays	95,576	93,153
Vat	0	0
Unity Bank	398,456	271,696
NARPO Contact	0	5,459
Close Bros Fixed Term Investments	1,000,000	900,000
Cash in Hand	85	59
	<b>1,496,112</b>	<b>1,271,344</b>
<b>CURRENT LIABILITIES</b>		
Sundry Creditors/Accruals	31,107	45,814
VAT	5,298	2,447
Corporation Tax	7,311	6,945
	<b>43,716</b>	<b>55,206</b>
<b>NET CURRENT ASSETS</b>	<b>1,452,396</b>	<b>1,216,138</b>
	<b>2,901,454</b>	<b>2,634,063</b>
<b>ACCUMULATED FUND</b>		
Balance as at 1 January	<b>2,634,063</b>	<b>2,392,792</b>
Surplus for the year	<b>267,391</b>	<b>241,271</b>
	<b>2,901,454</b>	<b>2,634,063</b>



# The National Association of Retired Police Officers

## Income And Expenditure For The Year Ended 2016

	2016		2015	
	£	£	£	£
<b>Income</b>				
Precept (40%)		552,873		544,277
Affiliates Subscription		13,155		13,574
HawkrIDGE House Net Rent		13,964		14,434
Sale of Supplies	2,131		1,697	
Less: Cost of Sales	-1,319	812	-1,480	217
Sale of Diaries		9,651		8,933
Commissions/Royalties		142,157		111,029
Advertising		143,431		134,488
Taxed Dividends (Gross)	23,381		20,331	
Aviva Interest	1,340		836	
Bank & Close Bros Interest	20,095	44,816	20,170	41,337
THIG Schemes		97,709		89,819
Tilney Bestinvest (Sale of Investments)		19,112		2,007
NARPO Donation		5,000		5,000
		<b>1,042,680</b>		<b>965,115</b>
<b>Expenditure</b>				
NARPO News Printing		71,203		70,658
NARPO News/Newsletter Distribution		166,553		136,492
National Advertising Campaign		4,189		3,955
2019 Centenary Costs		0		2,000
Printing and Stationery		43,582		8,222
Postage and Telephone		6,928		8,893
Office Expense		14,956		31,107
Access to Support Course		8,755		9,953
Branch Officers Training		0		6,824
Pension Seminars		0		8,744
General & Water Rates		8,580		8,545
Insurance		6,503		5,842
Salary Costs (Gross)	189,813		197,876	
N.I. Contributions	15,651		17,184	
Pension Contributions	11,375	216,839	15,160	230,220
Staff Recruit/Consultancy/Train		1,100		4,012
Computer Expenses		10,452		9,418
NEC Expenditure/Regional Meetings		74,459		64,171
Federation Conference		7,709		7,933
Conference Expenses (net of income)		64,803		53,871
Audit		6,000		6,000
Parliamentary		15,605		6,295
Professional Expenses		9,927		18,830
Corporation Tax		7,554		7,404
Rules Revision		12,391		1,216
Depreciation		15,089		12,466
Repairs to Property		814		413
Bank Fees		1,298		215
Bad Debt		0		-5
Donation		0		150
		<b>775,289</b>		<b>723,844</b>
<b>Excess of income over expenditure</b>		<b>267,391</b>		<b>241,271</b>

2016 Minimum Subscription remained as 2015 at £19.80 (Branch £11.88/Precept (40%) £7.92)

2017 Minimum Subscription £20.04 (Branch £12.02/Precept (40%) £8.02)



# The National Association of Retired Police Officers

## Variance Against Published Budgets 2016

	<b>Actual 2015</b>	<b>Published Budget</b>	<b>Variance</b>
<b>Income</b>			
Precept	552,873	565,000	-12,127
Affiliates Subs	13,155	14,000	-845
Rental Income Hawkridge House	13,964	14,500	-536
Net Sales	812	750	62
Sale of Diaries	9,651	10,000	-349
Commissions/Royalties	142,157	97,500	44,657
Advertising	143,431	120,000	23,431
Taxed Dividends (Gross)	0	15,000	-15,000
Aviva Interest	0	1,200	-1,200
Bank/Close Bros Interest (Gross)	44,816	16,000	28,816
THIG Schemes	97,709	100,000	-2,291
Tilney Bestinvest (Realisation)	19,112	0	19,112
NARPO Donation	5,000	5,000	0
	<b>1,042,680</b>	<b>958,950</b>	<b>83,730</b>
<b>Expenditure</b>			
NARPO News Printing	71,203	60,000	-11,203
NARPO News & Newsletter Dist	166,553	150,000	-16,553
National Advertising Campaign	4,189	12,500	8,311
2019 Centenary Costs	0	0	0
Printing and Stationery	43,582	3,000	-40,582
Postage and Telephone	6,928	11,500	4,572
General Office	14,956	25,000	10,044
Access to Support Course	8,755	14,000	5,245
NARPO Officers Training Seminars	0	15,000	15,000
Staff Training	571	500	-71
General & Water Rates	8,580	8,800	220
Insurance	6,503	6,500	-3
Gross Salary Costs	189,813	208,800	18,987
NI Contributions	15,651	19,500	3,849
Pensions	11,375	16,100	4,725
Staff Recruit/Consultancy	529	0	-529
Computer/Website Expenses	10,452	12,000	1,548
NEC Expenditure/Regional Meetings	74,459	64,000	-10,459
Federation Conference	7,709	9,500	1,791
NARPO Conference (net of income)	64,803	72,000	7,197
Audit	6,000	6,000	0
Parliamentary	15,605	6,500	-9,105
Professional Expenses	9,927	10,000	73
Corporation Tax	7,554	9,000	1,446
Rules Revision	12,391	0	-12,391
Depreciation	15,089	12,500	-2,589
Building Maint	814	2,000	1,186
Bank Fees	1,298	200	-1,098
Bad Debt	0	0	0
Donation	0	0	0
	<b>775,289</b>	<b>754,900</b>	<b>-20,389</b>
Excess of Income over expenditure	<b>267,391</b>	<b>204,050</b>	<b>63,341</b>



**NARPO** - the voice of retired police officers

'To safeguard the rights of members and to promote measures for their welfare, with particular regards to pensions'

# The National Association of Retired Police Officers Proposed Budgets for 2018

	<b>Budget 2016</b>	<b>Actual 2016</b>	<b>Budgets Published 2017</b>	<b>Budgets Proposed 2018</b>
<b>Income</b>				
Precept	565,000	552,873	582,200	595,000
Affiliates Subscriptions	14,000	13,155	14,000	14,000
Rental Income Hawkridge House	14,500	13,964	14,900	14,000
Net Sales	750	812	300	300
Sale of Diaries	10,000	9,651	9,000	9,000
Commissions/Royalties	97,500	142,157	107,500	120,000
Advertising	120,000	143,431	130,000	135,000
Gross Dividends (Brewin/Tilney)	15,000	23,381	15,000	15,000
Aviva Interest (Shares)	1,200	1,340	1,000	1,200
Bank & Close Bros Interest	16,000	20,095	22,000	21,000
THIG Scheme (Net of Vat)	100,000	97,709	90,000	75,000
Tilney Bestinvest (Realisations)	0	19,112	0	0
NARPO Donation	5,000	5,000	5,000	5,000
	<b>958,950</b>	<b>1,042,680</b>	<b>990,900</b>	<b>1,004,500</b>
<b>Expenditure</b>				
NARPO News Printing	60,000	71,203	67,000	74,000
NARPO News & Newsletter Distribution	150,000	166,553	160,000	170,000
National Advertising Campaign	12,500	4,189	12,500	12,500
2019 Centenary Costs	0	0	2,000	10,000
Printing and Stationery	3,000	43,582	13,000	45,000
Postage and Telephone	11,500	6,928	11,500	13,500
General Office	25,000	14,956	15,000	15,000
Access to Support Course	14,000	8,755	14,000	14,000
NARPO Officers Training Seminars	15,000	0	15,000	15,000
Staff Training	500	571	500	500
General & Water Rates	8,800	8,580	8,900	8,900
Insurance	6,500	6,503	6,500	7,000
Gross Salary Costs	208,800	189,813	198,000	180,000
NI Contributions	19,500	15,651	16,000	15,000
Pensions	16,100		17,700	17,000
Staff Recruitment	0	529	0	0
Computer/Website Expenses	12,000	10,452	12,000	12,000
NEC Meetings/Regional Meetings	64,000	74,459	70,000	75,000
Federation Conf	9,500	7,709	9,500	9,500
Conference (Net of income)	72,000	64,803	65,000	65,000
Audit	6,000	6,000	6,000	6,000
Parliamentary	6,500	15,605	18,500	18,500
Professional Expenses	10,000	9,927	10,000	10,000
Corporation Tax	9,000	7,554	9,000	8,000
Rules Revision	0	12,391	5,000	0
Depreciation	12,500	15,089	15,000	16,000
Building Maint	2,000	814	2,000	2,000
Credit Card/Foreign Transfer Fee	200	1,298	1,000	1,500
Bad Debts repaid	0	0	0	0
Donation	0	0	0	0
	<b>754,900</b>	<b>763,914</b>	<b>780,600</b>	<b>820,900</b>
<b>Total Expenditure</b>	<b>754,900</b>	<b>763,914</b>	<b>780,600</b>	<b>820,900</b>
	<b>204,050</b>	<b>278,766</b>	<b>210,300</b>	<b>183,600</b>
	<b>Budgeted</b>	<b>Actual</b>	<b>Budgeted</b>	<b>Budgeted</b>
	<b>Surplus</b>	<b>Surplus</b>	<b>Surplus</b>	<b>Surplus</b>





# Annual Conference 2017 Agenda

Friday the 8th September 2017

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# Conference Notes

## Badges

Delegates will exchange a Regional Identity badge for a white voting card and an electronic voting palmlet.

The Regional Identity badge should be completed in advance of registration to enable the Stewards to issue the voting card and an electronic voting palmlet.

This is important for security.

### The Regions are identified as: -

Yellow	North West
Lilac	Midlands
Orange	North East
Red	Eastern
Light Blue	South West
Pink	Wales
Dark Blue	South East
Green	London

Any changes in Delegates or Branch Representatives must be notified to the Chief Executive or Stewards at Conference unless previous notification has been given.

## Other Events

### Thursday 7th September 2017

A pre-conference Dinner for delegates and observers will be held at the Spa Complex, Scarborough, commencing at 7.30pm. The dinner will be preceded at 6.45pm with a drinks reception.

### Friday 8th September 2017

The NARPO stall for the sale of NARPO goods will be open outside the Conference Hall during the hours of Conference. Other Membership Services Stalls will also be displaying items of interest. A break for coffee will be provided about 11am.

It should be noted that on Friday the 8th September there will be a distribution of previously ordered packed lunches - otherwise members are asked to make their own lunch arrangements.

A post conference supper will be provided for those with previously purchased tickets.

Followed by a social evening including a comedian who is a serving police officer, to be held in the Spa Complex, Scarborough.

PLEASE NOTE THERE WILL BE NO SEATING PLAN FOR THIS EVENING.

Doors open 7pm – supper from 7.30pm.

## Future Conference

7th September 2018 – Riviera Centre, Torquay.

### **NATIONAL EXECUTIVE COMMITTEE REPORT TO CONFERENCE.**

Following decisions reached at a meeting held on Thursday 6th July 2017 the NEC made the following recommendations to Conference:

## Conference Timetable And Agenda

We recommend that:

- a) The Conference Timetable and Agenda be combined.
- b) A letter is sent to H.M. The Queen, conveying the Loyal Greetings of the Association in order that a reply could be conveyed to Conference at its opening.
- c) Time should be made available for an address by our invited guests and an open debate on "Caring for the Future"

## Scrutineers/Stewards

We recommend that:

- a) The Scrutineers will be introduced at 9.40 am before any matter for decision is taken.
- b) The Chairman will note those elected from each region.
- c) The Scrutineers should appoint a Chief Scrutineer from amongst their number and Mr Phil Hopkins, is appointed as NEC Liaison Officer.
- d) When a vote is to be taken The Chairman will announce that the doors to Conference will be closed. The Scrutineers will ensure that the Stewards cover the doors.
- e) Mr Ahmed Ramiz is the appointed NEC liaison officer for the Stewards.



# Conference Motions in Brief

<b>Motion 1:</b>	Rules of the Association	NEC
<b>Amendments from:</b>	Nottinghamshire, Merseyside and Bristol.	
<b>Not accepted:</b>	Exemption from precept	Rotherham Branch

## Timetable

It is recommended that:

- There will be a Question Time with a subject of "Caring for the Future" at 2.25pm
- The President will address conference at 12 noon

## Current NEC Members

		Office Expires			Office Expires
<b>North West</b>	Sandie Wilde MA	2017	<b>South East</b>	Ian Potter	2017
	Kate Rowley QPM	2018		Ahmed Ramiz	2018
<b>North East</b>	Richard Critchley	2017	<b>South West</b>	Pat Gates BEM, BSc	2017
	Bob Watson	2018		Norman Robertson	2018
<b>Midlands</b>	Mark Judson	2017	<b>Wales</b>	Eric Evans MVO, QPM	2017
	John Carrington	2018		Phil Hopkins	2018
<b>Eastern</b>	Lawrence	2017	<b>London</b>	Nick Hartfree	2017
	Brian Burdus	2018		Jackie Cole	2018

## Current Reserves to the NEC

<b>North West</b>	Frank Woolley	2017	<b>South East</b>	Norman Liggins	2017
	Andrew Edwards	2018		Dickie Bird	2018
<b>North East</b>	Graham Cassidy	2017	<b>South West</b>	Nick Wyer	2017
	Stewart Richardson	2018		Barry Williams	2018
<b>Midlands</b>	Steve Groves	2017	<b>Wales</b>	Glyn Lewis	2017
	Paul Parker	2018		Sandra Evans	2018
<b>Eastern</b>	Martin Gregory	2017	<b>London</b>	Nick Burrows	2017
	Vacant	2018		Tim Potts	2018

## Current Misconduct Members

<b>North West</b>	John Bamford	2017	<b>South East</b>	David Marchant	2017
<b>North East</b>	Joseph Broadley	2017	<b>South West</b>	David Long	2017
<b>Midlands</b>	Des Lockwood	2017	<b>Wales</b>	Alan Greaves	2017
<b>Eastern</b>	Les Jolley	2017	<b>London</b>	Ron Friend	2017



# Elected Members

## Elected Members of the NEC Post Conference 2017 to Conference 2019 Inclusive

Region		Office Expires		
No 1	North West	Kate Rowley QPM	Cumbria	2018
		Sandie Wilde MA	Manchester	2019
No 2	North East	Bob Watson	Northumbria	2018
		Richard Critchley	Wakefield	2019
No 3	Midlands	John Carrington	Wolverhampton	2018
		Mark Judson	Staffordshire	2019
No 4	Eastern	Brian Burdus	Nottinghamshire	2018
		Bob Mabbutt	Northamptonshire	2019
No 5	South East	Ahmed Ramiz	North Sussex	2018
		Keith Bowmand	Eastbourne	2019
No 6	South West	Norman Robertson	Dorset	2018
		Pat Gates BEM, BSc	Bristol & Avon	2019
No 7	Wales	Phil Hopkins	Dyfed Powys	2018
		Eric Evans MVO, QPM	Gwynedd	2019
No 8	London	Jackie Cole	London	2018
		Nick Hartfree	London	2019

## Elected Reserves to the NEC Post Conference 2017 to Conference 2019 Inclusive

Region		Office Expires		
No 1	North West	Andrew Edwards	Preston & District	2018
		Frank Woolley	Wigan & Leigh	2019
No 2	North East	Stewart Richardson	Humberside	2018
		Graham Cassidy	Doncaster	2019
No 3	Midlands	Paul Parker	Warwickshire	2018
		Steve Groves	Walsall	2019
No 4	Eastern	Vacant		2018
		Martin Gregory	Cambridgeshire	2019
No 5	South East	Dickie Bird	Colchester NE Essex	2018
		Norman Liggins	East Kent	2019
No 6	South West	Barry Williams	Gloucestershire	2018
		Nick Wyer	Dorset	2019
No 7	Wales	Sandra Evans	Gwent	2018
		Glyn Lewis	Flintshire	2019
No 8	London	Timothy Potts	London	2018
		Nick Burrows	London	2019

## Elected Members of Misconduct Sub-Committee Post Conference 2015 to Conference 2017 Inclusive

Region		Office Expires		
No 1	North West	John Bamford	Rochdale	2017
No 2	North East	Joseph Broadley	Bradford	2017
No 3	Midlands	Des Lockwood	Staffordshire	2017
No 4	Eastern	Les Jolley	Suffolk	2017
No 5	South East	Dickie Bird	Colchester NE & Essex	2017
No 6	South West	David Long	Gloucestershire	2017
No 7	Wales	Alan Greaves	Cardiff	2017
No 8	London	Ron Friend	City of London	2017



Friday the 8th September 2017

# Agenda and Timetable

## 9.20 Delegates take their place in the Conference Hall

**All attendance forms should have been handed to the Stewards and a voting card and electronic palmlet obtained**

## 9.30 Opening of Conference by: The Mayor of Scarborough – Mr Martin Smith

Loyal Greetings

Departed Colleagues

Welcome Guests and introduction of NEC members

9.40	To note the elected scrutineers			Branch
Region 1	NW	Julian Dearden	Merseyside	
Region 2	NE	Malcolm Grey	Cleveland	
Region 3	Mids	Gordon Meredith	Coventry	
Region 4	Eastern	Sean Murphy	Derbyshire	
Region 5	SE	Keith Bowman	Eastbourne	
Region 6	SW	David Frampton	Wiltshire	
Region 7	Wales	Alan Greaves	Cardiff	
Region 8	London	Dave Geary	London	

To note: The Liaison Officer from the NEC: Mr Ahmed Ramiz - Stewards  
Mr Phil Hopkins - Scrutineers

Adoption of Standing Orders.

Conference to approve the use of electronic voting palmlets.

## 9.45 Adoption of NEC reports to Conference and Timetable

## 9.55 Motion No 1 - Rules of the Association NEC

Amendments to Motion 1 received from the following Branches:  
Nottinghamshire, Merseyside, Bristol

## 11.00 Tea/Coffee Break



# Friday the 8th September 2017

## Agenda and Timetable

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**11.20 Review of the Year – Presented by the Chief Executive - Mr Steve Edwards**

**11.40 Income and Expenditure 2015**

**Balance Sheet 2015**

**Budgets 2017**

Three reports presented by Mrs Helen Morgan the Financial Controller - to be approved

**12.00 Presidential Address – Mr Ian Potter**

**12.30 Lunchtime Adjournment**

**1.45 Conference Resumes**

**1.50 Announcement of elected reserves to the NEC – to run until conference 2019**

**1.55 Guest Speaker – James Ketchell** - the first and only person to have rowed across the Atlantic Ocean, successfully summited Mount Everest and cycled 18,000 miles around the world.

**2.25 Debate – ‘Caring For The Future’ – Panel discussion**

Joyce Pinfield - National Care Association

Claire Long – Police Mutual Head of Police Service Engagement

Other speakers to be arranged.

Facilitated by Mr John Stapleton

**3.30 Goodbye to Branch officials for the past year – to note**

**NEC Farewells:** Mr Ian Potter, Lawrence Wright.

**NEC Newcomers:** Keith Bowman, Bob Mabbutt

Thanks to Stewards and Scrutineers from Scarborough and those who contributed to the running of this conference

Any other urgent and non-controversial business

**4.00 Finish** – Subject to closure of business

**To note that 2018 Conference will be held at the Riviera Conference Centre, Torquay on the 7th September.**



# Not Accepted

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## Rotherham Branch

This conference instructs the national executive committee to amend the rules accordingly, so that no branch precept (40% of all subs) is paid on the first 100 subscribing branch members.

## Explanatory Note

It is a convention within the rules of conference that any change to the precept should be decided at the annual national NARPO conference.

This motion is intended to bring about a better financial platform by allowing smaller branches to keep more or in some cases all of their local members subscriptions without creating any significant financial crisis or difficulty to central funds. Essentially this would mean an approximate additional income of £800 per year per branch.

Allowing smaller branches to retain more of their local members contributions presents a valuable lifeline to future proof local activity, deliver a good local member service, provide welfare support, offer social events and above all comradeship that helps protect the future of NARPO. No branch should be penalised through punitive precept payments to such a degree that it becomes at risk of folding or being ineffective.

Rotherham branch comprising a steady 250 members has shown a deficit over income over the past few years which roughly equates to the figure in terms of additional income amount that this motion addresses. Rotherham is a busy branch and keenly involved in membership issues and development. These deficits arise from normal branch business and upkeep not as a result of any profligate or unacceptable spending. This branch has modest bank deposit reserves now down to 15 months of income which are annually declining to support running costs. The cost of sending two members to annual conference consumes 3 months nett income alone. This level of financial management and challenges can be replicated by many other branches across England and Wales.

Accepting larger branches, in a far healthier financial position by virtue of numbers will benefit from this motion, it would be entirely for local decision making, if they so decided, to maintain paying a full precept of 40% on every member. Larger branches who feel able to support their smaller branch colleagues can back this motion, whilst still agreeing to pay full precept to the centre if their branch, local rules and funding structure permits.

At the end of December 2015 national membership to which a precept was levied amounted to around 75000 individuals. In considering the case we are mindful of the need for the central accounts to remain strong and in good shape. With this consideration in mind and considering the last 5 years accounts showing significant and healthy surpluses there can be no dispute central funds are well positioned to absorb the re adjustment to meet local branch needs.

At the time of submission of this motion (April 2017) the annual national accounts for 2016 have not been published by the NEC and so no reference or comment in this note can be made to the last financial year. However given the very healthy state of the financial markets throughout 2016 (Assets exceeded £2.4 million) and investment returns received through various guaranteed income streams, when considered against expected and projected NEC central spending for the year and beyond, then there is a reasonable probability that the central accounts for 2016 will show they have once again outperformed previous years surpluses by a substantial margin, whilst leaving some local branches like Rotherham recording yet another deficit.



Notes

A series of horizontal dotted lines for writing notes.



## Annex 1

# Regulations For The Conducting Of Annual Conference

## Regulations

### 1. Date of Annual Conference

The Annual Conference of the Association shall be held, generally in the month of September, at a place decided at the previous Annual Conference, or failing this, the date and venue to be decided by the National Executive Committee.

### 2. Notice of Business

To qualify for making a contribution at Annual Conference, Branches must send in the appropriate completed forms, which have been circulated so as to reach the Chief Executive Officer by 30th April in the year of the Conference. Forms for the purpose will have been previously circulated and will provide for indicating:

- (a) Total number of Former Police Officers, Life, and Widow/Widower, and partners of deceased former officers Branch Members, at the previous 31st December. As listed in Rule 4 (i) and Rule 4 (ii).
- (b) Names of nominated delegates, the total number not to exceed one per hundred or part thereof of membership, as at (a), subsequent changes in delegates being notified by letter. Delegates nominated by Branches may address the Conference and/or vote. For the purpose of this regulation, 'Membership' includes former Police Officers, Life and Widows/ Widowers/ Partners of deceased former officers as defined in the provisions of Rule 4 of the Association Rules.
- (c) Nominations for Delegates to serve on the National Executive Committee and Reserves (not more than one member of a Branch may serve on the National Executive Committee at any one time except in the case of London which may have two members).
- (d) Motions for consideration at the Annual Conference including business under Association Rule 27.

### 3. Motions

Motions may be submitted by Branches or by the National Executive Committee. Branches desirous of submitting motions must send these, signed by Committee Chairmen and Secretaries, to reach the Chief Executive Officer by 30th April. Branches submitting motions but not sending delegates must name the Branches or delegates who will propose and second the motion.

The National Executive Committee shall have the discretion to reject a motion if:-

- (i) The intention of the motion is obscure.

- (ii) The motion is concerned with matters outside the objectives of the Association.
- (iii) The motion is already the existing Association policy.
- (iv) The motion is not addressed to Conference.
- (v) The motion is pious or mischievous.
- (vi) The motion is concerned with more than one subject.
- (vii) The motion relates to a topic that has been the subject of debate by Annual Conference in the preceding 2 years and has either been carried or lost.

All motions rejected by the National Executive Committee shall be published to Branches with detailed reasons for rejection.

By the 31st May the Chief Executive Officer will circulate to all Branch Secretaries details of motions accepted by the National Executive Committee for consideration by Annual Conference.

### 4. Amendments to Motions

- (i) Branches, or the National Executive Committee, desirous of submitting amendments to motions must send them, signed by the Committee Chairmen and Secretaries, to reach the Chief Executive Officer by the 30th June.
- (ii) The National Executive Committee shall reject all motions and amendments received at the Association Headquarters after the final dates for receipt of motions and amendments communicated on behalf of the National Executive Committee to Branches.
- (iii) Notwithstanding the foregoing provisions of this rule, the National Executive Committee shall at its discretion, admit to the agenda at any time up to the commencement of the proceedings of Annual Conference, motions, the matters of which arise in circumstances which could not be foreseen at the final date for receipt of motions.

### 5. Agenda for Annual Conference

The Chief Executive Officer will send copies of the Annual Conference Agenda, to reach Branch Secretaries and Conference Delegates, at least twenty-one days before the date of the Conference.

### 6. Roll of Delegates

The roll of accredited delegates to the Annual Conference will be prepared by the Chief Executive Officer, and the roll shall be used by the Stewards each time the Conference assembles.



**7. Stewards**

Stewards, sufficient in number, will be provided, if possible, by the host Branch, to take the roll mentioned in regulation 6, to ensure that any observers present are seated separately from the delegates, and to ensure the Chairman's directions are complied with. Stewards shall not be entitled to address the Conference or to vote unless they are also appointed as delegates.

**8. Observers**

Observers may attend the Annual Conference, but they are not entitled to address the Conference or to vote, and must be seated separately from the delegates.

**9. Chairman and Secretary**

The Chairman and Secretary of the Annual Conference shall be Chairman of the National Executive Committee and the Chief Executive Officer of the Association respectively, or their deputies.

**10. Scrutineers**

Scrutineers, 1 per Region, shall be appointed from among the delegates to supervise the voting at Annual Conference. Candidates for election to the National Executive Committee or members of the N.E.C may not also be Scrutineers.

**11. Voting on Motions**

Voting on motions shall be by show of Delegate Voting Cards, unless the Conference determines otherwise. The N.E.C members, who are additional delegates to Conference, shall be entitled to address any motion they are proposing or seconding on behalf of the N.E.C, and address any other motion on behalf of the N.E.C, but shall not be entitled to vote. In the case of deadlock the Chairman shall have a casting vote.

**12. Adoption of Standing Orders**

The Conference shall proceed to adopt Standing orders for the Regulation of the Business of the Annual Conference.

**13. Report of National Executive Committee**

The National Executive Committee shall present a written report of its work during the year, together with audited balance sheet and statement of income and expenditure in respect of the central organisation for the previous year.

## Annex 2

# Standing Orders For The Regulation Of Business Of Annual Conference - (Regulation 12)

**S.O.1 Order of business**

The roll for attendance of delegates at Annual Conference shall be conducted in accordance with the Regulations for the Conduct of Annual Conference.

**S.O.2 Business before the Conference**

Subject as may be otherwise agreed to the contrary, the Conference will proceed in accordance with the Agenda.

**S.O.3 Motions, Amendments, etc.**

- (a) Motions shall be passed, rejected, or remitted to the National Executive Committee for further consideration.
- (b) The first proposition on any subject shall be known as the original motion, and all succeeding propositions on that subject shall be called amendments. Each motion and amendment will be proposed and seconded, but no delegate will be allowed to propose or second more than once. When the motion and all its amendments have been so presented to Conference, discussion will follow as per the numbering of the amendments on the Conference Agenda and in accordance with paragraph 5 of these Orders. The printing of the motion and amendment on the Conference Agenda is formal presentation and does not need to be repeated when proposing or seconding.

- (c) Voting shall take place with the highest numbered amendment being taken first, then second highest, etc., and any amendment which is carried becomes the substantive motion, and subsequent amendments taken, including the original motion. The arrived at substantive motion shall then be voted upon for acceptance or rejection by Conference. If a proposal, which is seconded, asks for the subject to be remitted then a vote for remittance or action will be taken first of all on the substantive motion, and if lost, then a further vote for acceptance or rejection of the substantive motion. After the vote on each succeeding amendment has been taken, the surviving proposition shall be put to the vote as the main question, and if carried shall then become a resolution of the Conference.
- (d) Except where included on the Conference Agenda, arrangements, amendments, riders to motions, and "Late Day" motions will not be accepted unless the Conference agrees by two-thirds majority. No discussion will take place unless and until Conference so agrees to accept the amendments, riders to motions, and "Late Day" motions. Such motions printed on the agenda cannot be amended.
- (e) Voting shall take place in accordance with Conference Regulations.



**S.O.4 Selection of Speakers**

Every delegate shall stand when speaking and shall address the Chairman as "Mr. Chairman", or "Madam Chairman". When more than one delegate rises to speak, the first to rise shall be given precedence, the decision resting with the Chairman, but the delegate who rose immediately after the first one shall have the right to speak at the close of such delegate's address.

**S.O.5 Speeches**

(a) No delegate shall be allowed to speak more than once upon any subject before Conference, or on a point of order, except the mover of the original motion. Except by permission of the Chairman, no delegate shall speak for more than five minutes at one time, other than the mover who may speak for ten minutes. Any delegate may formally second any motion or amendment and reserve his speech until a later period in the debate.

(b) Delegates wishing to raise points of order must first obtain the permission of the Chairman, and must rise immediately the alleged breach occurs.

**S.O.6 Right of Reply**

The mover of the original motion shall, if no amendment is moved, have the right to reply at the close of the debate on such motion. When an amendment is moved he shall be entitled to speak thereon in accordance with Standing Order No. 5, and at the close of the debate on such amendment shall reply to the discussion, but shall introduce no new matter. The question shall then be put to the vote immediately, and under no circumstances shall any further discussions be allowed once the question has been put to the Chair. The mover of the amendment shall not be entitled to reply.

**S.O.7 Acceptance of motions and amendments**

No motion or amendment appearing on the Conference agenda, or otherwise, shall be accepted for debate unless it is formally proposed and seconded. No motion or amendment which has been accepted by the Chairman shall be withdrawn unless Conference agrees by a two-thirds majority.

**S.O.8 Closing the debate**

Motions for the previous question, next business or the closure, may be moved and seconded only by delegates who have not spoken at any time during the debate. No speeches shall be allowed on such motions. In the event of the closure being carried, the mover of the original motion shall have the right to reply in accordance with Standing Order No. 6 before the question is put. Should any one of the motions mentioned in this Standing Order be defeated, fifteen minutes shall elapse before it can be accepted again by the Chairman, unless he is of the opinion the circumstances have materially altered in the meantime.

**S.O.9 Moving the Adjournment**

Any delegate who has not already spoken during the debate may move the adjournment of the question under discussion, or of the Conference, but must confine his remarks to that question, and must not discuss any other matter. The mover of the motion on which the adjournment has been moved shall be allowed to reply on the question of the adjournment, but such reply shall not prejudice his right of reply on his own motion. In the event of the adjournment motion being lost it shall not be moved again except in accordance with Standing Order No. 8.

**S.O.10 Chairman's Ruling**

If the Chairman rises to call a delegate to order, or for any other reason connected with the proceedings, the delegate speaking shall thereupon resume his seat, and no other delegate shall rise until the Chair is resumed. The ruling of the Chairman on any question under Standing Orders or on points of order shall be final, unless challenged by not less than four members and not less than two thirds of the delegates vote to the contrary.

**S.O.11 Misconduct**

If any delegate interrupts another while addressing the Conference, or uses abusive or profane language, or causes disturbance, and refuses to obey the Chairman when called to order, he shall be named by the Chairman, he shall thereupon be expelled from the room and shall not be allowed to enter again until an apology satisfactory to the Conference is given.

**S.O.12 Absence without leave of the Chairman**

No delegate shall leave the Conference before its conclusion without permission from the Chairman.

**S.O.13 Suspension of Standing Orders**

In the event of any matter of urgency the Chairman may accept a motion for the suspension of Standing Orders. The delegate moving such a suspension must clearly state the nature of the urgency of his business, the numbers of Standing Orders affected, and the length of time (not exceeding thirty minutes) he desires the suspension to last. At the option of Conference a further extension may be allowed, but no suspension shall take place unless sanctioned by votes in favour of not less than two thirds of the delegates present and voting.



# Member Services

Throughout the last year yet again we have continued to receive excellent support from our major commercial partners during the period covered by this report and particular thanks go again to Police Mutual for their continued support which is most welcomed.

The two **FREE** member services provided by Police Mutual are open to all NARPO members who have a financial or insurance product with Police Mutual, have proved a success with several NARPO members taking advantage of the service and facilities they offer

## 1. WELLBEING AND SUPPORT

### The Police Mutual Member Care Service

This offers a Nurse led service that supports members and their families through serious illness, chronic health conditions, bereavement and disabilities, it offers a friendly listening ear, practical information, and emotional support where it is needed most. The service provides expert advice, reassurance and access to complementary treatments. The service is provided by Red Arc who are experienced providers of this type of service. To access the service members should use the below contact details: 0345 450 5220 or [membercare@pmas.co.uk](mailto:membercare@pmas.co.uk)

### The Police Mutual Foundation

This provides Convalescence facilities by providing tailored support for members of the Police Service, retired officers and their families who have been through a traumatic event or bereavement, helping them to get away from it all and recuperate.

Applications must be authorised and submitted by Branch Secretaries using the relevant application form available via the website at: [www.policemutualfoundation.co.uk](http://www.policemutualfoundation.co.uk)

### Police Mutual Respite Service

We are grateful to Police Mutual who have launched a new initiative for NARPO members who are either suffering with or caring for those with dementia. The respite pilot aims to help those retirees who are either suffering from or caring for someone with dementia.

[www.policemutual.co.uk/wellbeing/respice-care/](http://www.policemutual.co.uk/wellbeing/respice-care/)

### NARPO Wellbeing Zone

The NARPO Wellbeing Zone is a totally secure and confidential online health & wellbeing resource provided by the Police Mutual Foundation. It can be used to create your personal profile for wellbeing and lifestyle goals.

[www.narpo.org](http://www.narpo.org)

### Disability Rights UK

NARPO has created a partnership with Disability Rights UK (DR UK), whereby all NARPO Branches are now organisational members- [www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)

### Hearing Star

We continue to work in partnership with, Hearing Star, which provides hearing aids at greatly discounted rates and, judging by the numerous letters we have received from members, their standard of equipment provided, customer service and continued support is excellent.

[www.hearingstar.org.uk](http://www.hearingstar.org.uk)

### Vision Express

NARPO has joined with Vision Express to offer members and their families exclusive discounts on glasses, contact lenses and other services including free eye tests.

[www.visionexpress.com/narpo/](http://www.visionexpress.com/narpo/)

### Dignity

NARPO has partnered with Dignity to provide pre-paid funeral plans to Members.

[www.dignityfuneralplans.co.uk/narpo](http://www.dignityfuneralplans.co.uk/narpo)

### Co-op Funeral Care and Legal Services

We have joined forces with Co-op Funeral care and Co-op Legal Services to offer Members, and their close family, an exclusive £150 discount on their Pre-paid Funeral Plans, which allow you to arrange and pay for a funeral in advance.

Co-op Legal Services can provide advice on a range of legal services, such as Wills, Lasting Power of Attorney, Probate, family law and employment law and conveyancing. [www.co-operativefuneralcare.co.uk](http://www.co-operativefuneralcare.co.uk)  
[www.co-oplegalservices.co.uk](http://www.co-oplegalservices.co.uk)

## 2. INSURANCE

**Police Mutual Insurance** products and vehicle recovery scheme continue to offer our members excellent value an exemplary and unrivalled customer service, whilst Police Mutual continue to offer safe, reliable financial advice and products in a difficult financial market.

[www.policemutual.co.uk](http://www.policemutual.co.uk)

### The Group Annual Travel Insurance

This continues to grow. The renegotiating of the scheme has led to a rise in premiums in all categories. The number of members now taking advantage of this offer is now in excess of 11,500.

### The Medical Health Scheme

This is offered through THIG and underwritten by the AXA PPP Group also continues to expand.

[www.healthinsurancegroup.co.uk](http://www.healthinsurancegroup.co.uk)



# Member Services continued...

## **NARPO Rescue**

This is offered through Police Mutual and provides breakdown cover with straightforward pricing and free UK based helpline, designed specifically for NARPO members. You can use your caravan or trailer without paying any extra.  
[www.policemutual.co.uk](http://www.policemutual.co.uk)

## **3. TRAVEL AND LEISURE**

### **Fred Olsen Cruises**

The offer is a fantastic 10% discount off the Fred. Olsen Cruise price and this is in addition to any offers that Fred Olsen are promoting within the market. This means it represents a real benefit & real saving for NARPO members.

The offer is for all of their cruises departing from 10 UK ports to over 200 destinations Worldwide.  
[www.fredolsencruises.com](http://www.fredolsencruises.com)

### **Cruise and Maritime**

Offering NARPO members a buy one get one free offer as well as a 5% discount. These are fantastic offers exclusively for NARPO members, cruises depart from ports around the UK.  
[www.cruiseandmaritime.com](http://www.cruiseandmaritime.com)

### **Not Just Travel**

We have teamed up with SLT travel who are offering tours exclusively for NARPO members, they plan to arrange tours which only NARPO members, from all over the country can book.

So even if you travel alone or are a small group, you will know that the other travellers on your tour will be NARPO members from around the Country.  
[www.notjusttravel.co.uk](http://www.notjusttravel.co.uk)

### **Best Western Hotels**

We have maintained our link with Best Western Hotels who offer our members discounted rates at their hotels worldwide.  
[www.bestwestern.com](http://www.bestwestern.com)

## **Warner Leisure Hotels**

Deals for NARPO members when booking through the Warner Holiday Club.  
[www.warnerleisurehotels.co.uk](http://www.warnerleisurehotels.co.uk)

We also have links with other holiday companies which can be viewed via the NARPO website.

## **English Heritage and National Trust**

NARPO Members can enjoy discounted Membership of both these organisations.  
[www.english-heritage.org.uk/join/eoin.mcdowell@nationaltrust.org.uk](http://www.english-heritage.org.uk/join/eoin.mcdowell@nationaltrust.org.uk)

## **OFX**

The OFX international money transfer service could save you money. Before making a currency transfer, check their exchange rates and then compare these against your bank's rates.  
[www.ofx.com](http://www.ofx.com)

## **Hi Life Dining Card**

Enjoy 2 for 1 Dining at thousands of great restaurants nationwide, saving up to £40 on a membership.  
[www.hi-life.co.uk/join](http://www.hi-life.co.uk/join)

## **4. GOODS & SERVICES**

### **Voice Mobile**

Some fantastic deals on mobiles through VOICE mobile.  
[www.voice999.co.uk](http://www.voice999.co.uk)

### **Hotpoint Privilege Purchase Club**

This offers members discounts of up to 30% on the Hotpoint and Whirlpool range and has proved extremely popular amongst members and the customer feedback received has been fantastic. The offer is accessible via a dedicated on-line secure website via our website, to obtain your discount, please contact NARPO HQ.  
[www.the-ols.co.uk](http://www.the-ols.co.uk)

## **Staff discount scheme**

continues to expand with discounts being made available in an ever growing number of locations throughout the UK. The scheme offers NARPO members and their family discounts on a comprehensive range of both national and local businesses throughout the UK which can be found on their website at: [www.staffdiscountspolicefederation.org](http://www.staffdiscountspolicefederation.org) to obtain your discount you must produce your NARPO membership card or a SDUK gold card. Gold discount cards will be provided to NARPO members and their family members free of charge on request.

## **Blossoming Gits**

NARPO 20% discount on Flowers  
[www.blossominggifts.com](http://www.blossominggifts.com)

## **5. LEGAL SERVICES**

We continue to maintain our strong links with a number of Solicitors:

### **Linder Myers**

They provide a full range of services for the benefit of our members at attractive rates, including a free initial consultation on most legal matters.  
[narpo@lindermymyers.co.uk](mailto:narpo@lindermymyers.co.uk)

### **Lofthouse Mark Solicitors**

They offer members and family a specialist dedicated service with direct access to your Solicitor to provide the highest possible level of customer care on a range of issues including: care home claims, motorcycle accidents and professional negligence.  
[victoria@lofthousemark.co.uk](mailto:victoria@lofthousemark.co.uk)

### **Slater and Gordon**

They continue to offer their Family Law services offering members an hour free initial consultation and up to 30% off their current hourly rates.  
[www.slatergordon.co.uk](http://www.slatergordon.co.uk)



# Member Services continued...

## 6. FREE ADVICE

### State Benefits

Wordshop is continuing to prove very popular and the volume of enquiries being handled by them has steadily increased mainly owing to the current climate of the revision of State Benefits, in particular the migration of Disability Living Allowance to Personal Independence Payment and the new single tier state pension.

sbc@wordshop.co.uk

### Computer advice

This is provided by BC Technologies, for the benefit of members, continues to be extremely helpful and very popular and as a result we have now extended that service to provide a free telephone helpline service as well as the on-line service and we hope that members continue to use the service and benefit from it in the coming years.

narpo@bc-group.co.uk

### Tax helpline

This is kindly provided by TWD Accountants, and continues to prove popular with Members where they can obtain free general tax advice.

<http://ext.twdaccounts.co.uk/narpo>

## 7. MOTOR VEHICLES

### NARPO Drive

This continues to offer our members a hassle free vehicle purchasing opportunity without having to travel around numerous garage showrooms.

[www.narpodrive.co.uk](http://www.narpodrive.co.uk)

### MOTORSOURCE and MOTORFINITY

These companies offer NARPO members genuine discounts on a wide range of new cars and can save members a considerable amount of money on a new car.

[www.police.motorsourcegroup.com/NARPO](http://www.police.motorsourcegroup.com/NARPO)

[www.motorfinity.uk/narpo](http://www.motorfinity.uk/narpo)

### Intelligent Fleet Management

Members can benefit from deals from this company, which specialises in Business and Personal vehicle leasing.

[www.i-fleetmanagement.co.uk](http://www.i-fleetmanagement.co.uk)

All our Member Services are available through the links on our website at: [www.narpo.org](http://www.narpo.org) – click on 'Member Services' and scroll down the page to see the benefits on offer and what you could save.

We are, as ever, extremely grateful for the continued support of our commercial partners who advertise in NARPO News and provide services for members.

Some of our providers also sponsor this report and conference by taking a stand at the event, their logos can be found displayed on the back cover of this report and we would encourage you to visit their stands and find out more.



The National Association of Retired Police Officers offer a range of goods, such as ties, caps and badges. The items are competitively priced and can be purchased from our website on [www.narpo.org](http://www.narpo.org)

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## NARPO GROUP TRAVEL SCHEME

Being a member of NARPO you, and your partner/spouse, are eligible to join the unique and exclusive NARPO Group Travel Scheme with AXA PPP Healthcare. There is no limit on the number of overseas journeys which can be undertaken by members in any insured period. Any single trip can last for up to 65 days, and a total of 183 days can be spent overseas during any insured period. If you are heading for the slopes, 17 days winter sports cover is included within the package. Something which makes this scheme really special, is that pre-existing medical conditions are covered, and provided a member is fit to travel, and not terminally ill, they will be covered to travel anywhere in the world.

Premiums for the year from 1st May 2017 – 30 April 2018:  
**Single £212.50 Couple £297.50 Single Parent £295 Family £312.50**

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[www.thepolicetreatmentcentres.org/sign-up](http://www.thepolicetreatmentcentres.org/sign-up) or call **01423 504448**.

**Police Roll of Honour Trust**

The Police Roll of Honour Trust maintains, research and share The National Police Officers Roll of Honour and Remembrance as an ongoing historical record of all British Police Officers who have lost their lives in the line of duty since the very earliest days of professional law enforcement over three hundred years. For more information visit our website at [www.rollofhonour.police.uk](http://www.rollofhonour.police.uk) or ring us on **0141 300 4100**.

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