



British Pensions in Australia Inc. P O Box 438 Gordon NSW 2072

ABN 42 186 383 389

Fair Play for British Pensions in Australia

www.bpia.org.au

Telephone 1300 308 353

email: membership@bpia.org.au

ANNUAL REPORT FOR THE YEAR ENDED 30th JUNE 2022

British Pensions in Australia Inc. (BPiA) is a not-for-profit association incorporated under the Associations Incorporation Act 2009 (NSW).

BPiA campaigns to end the UK government's policy of frozen pensions.

Our objective is to end the unfair discrimination against people entitled to UK State Pension living in Australia, where the annual inflation adjustment to the rate of UK State Pension does not occur.

Our strategy is to increase knowledge of the issue in Australia and to increase our membership numbers whilst lobbying in the UK for a change in UK government policy.

BPiA is a member of the International Consortium of British Pensioners (ICBP) which represents British pensioners with frozen pensions worldwide.

As an adjunct to its campaign, BPiA assists people understand their entitlement to UK State Pension and understand the rules relating to National Insurance Contributions and UK State Pension. We provide information at our website www.bpia.org.au, through our social media presence, through a telephone enquiry service available at 1300 308 353 and in response to emails sent to us.

BPiA publishes a magazine "Fair Play" and a monthly newsletter is sent to members with email addresses.

Committee Members

The names of the Committee members at the date of this report are:

Patrick Edwards (President)

Jonathan Hobbs

Cheryl Harvey (Secretary)

Roger Tuffley

Brian Beaumont Owles (Treasurer)

Tony Walsh

Roger Tuffley is based in Western Australia. Tony Walsh is based in Victoria. Patrick Edwards, Cheryl Harvey and Brian Beaumont Owles are based in New South Wales. Jonathon Hobbs is based in Queensland.

Wendy Harman has had to resign due to health issues. We thank her for her contribution to BPiA in her short time as a committee member.

Following Wendy's resignation, we have a vacancy on the committee and would welcome anyone who would like to join the committee to put themselves forward.

Activities during the year ended 30th June 2022

Our volunteers remained active during the year answering telephone and email enquiries from pensioners and potential pensioners regarding UK State Pensions. These enquiries covered such matters as pension entitlement, payment of voluntary contributions and how to advise the Pension Service about changes in circumstances.

BPIA volunteers manned stalls at the Sydney Mardi Gras Fair and Have A Go Day in Perth. Both events generated interest in our activities and resulted in new members. Our attempt to have a stall at Brigadoon was thwarted by postponement and finally cancellation of the event due to bad weather. We look forward to having a presence at Brigadoon in 2023. Covid restrictions forced us to cancel the planned celebration of the International Day of the Aged Person, when we intended to hold a protest outside the British High Commission in Canberra. This would have been synchronised with similar protests in Ottawa and in Antigua.

We strive to find innovative ways of keeping our campaign fresh and front of mind to our representatives in Canberra. At the time of Chinese New Year, in February 2022, we sent every MP in Canberra a postcard in Chinese (without a translation) asking them to do something about our frozen pensions.

BPIA raised a Freedom of Information request in July 2021 that revealed the Australian government was not pursuing an agreement with the UK despite assurances that this was being done. We made a formal request for information about the number of people receiving UK State Pension who were also receiving an Australian Age Pension. This revealed that over 80% of people who receive a UK pension in Australia also access the Australian welfare system. In effect, the Australian taxpayer is subsidising the UK Treasury. It is shameful, that successive Australian governments have allowed this state of affairs to continue.

Regrettably, the Australian Government was reluctant to tie the Free Trade Agreement between Australia and the UK to the frozen pensions issue.

BPIA made a written submission to the Joint Standing Committee on Treaties (JSCOT) in response to its review of the Australia UK Free Trade Agreement. JSCOT was disbanded on the calling of the federal election, but a new JSCOT has recently been formed and we are hopeful that our submission, which has been resurrected, will be given consideration.

During the federal election we coordinated efforts by members to question candidates about their attitude to the issue of frozen pensions and to encourage those candidates who offered to support our campaign.

Following the federal election, we wrote to all new and returning members of the House of Representatives and the Senate explaining the issue of frozen pensions and asking for their help in ending the discrimination against Australians.

We approached Lord Botham, the newly appointed UK trade envoy to Australia, to ask for his support. Unfortunately, despite repeated efforts, he never responded to our entreaties.

In the UK, we support the All-Party Parliamentary Group on Frozen Pensions (APPG), which - as its name suggests - consists of MPs and members of the House of Lords of all political persuasions who see the wrong in the way pensioners who have their pensions frozen are treated. The APPG continues to grow as more and more politicians want to see an end to the current UK government policy. Members of the APPG have asked numerous questions of the ministers responsible for payment of pensions. Unfortunately, they are still palmed off with the same misleading tired responses.

In commemoration of Frozen Pensions Day on 2nd November 2021, a delegation of our representatives delivered a copy of our booklet "Frozen Pensions" to 10 Downing Street.

Letters have been written by the Chair of ICBP to all MPs explaining the injustice and illogicality of the UK government's policy of frozen pensions. We have asked all the major political parties in the UK to provide an explanation of their policy on frozen pensions. The request to the Conservative Party was delivered to 10 Downing Street in person by one of our representatives.

We did not initiate the petition to give pensioners living abroad increases in parity with those in the in the UK but we encouraged members to participate. In the end, the petition garnered 11,291 signatures. This triggered a response from the UK government but, as expected, the response did not include anything new.

In addition to the APPG on frozen pensions, there is an APPG on Australia and New Zealand. We wrote in May 2022 encouraging members of that APPG to join the APPG on frozen pensions.

Operating Result

The result for the year is a small deficit.

Membership income this year has decreased as membership numbers declined. It is a sad fact of life that as our membership is largely composed of older people, we lose a few members each year due to mortality. In more normal times, this is offset by new members joining but Covid restrictions over the past two years have prevented us from promoting BPiA and our campaign in the usual way.

Our largest expenditure is the cost of lobbying and public relations in the United Kingdom.

Office rent costs have ceased as we have decided we no longer need to rent an office at Edgecliff. Administrative tasks relating to membership renewals and changes to member details are either automated under our new system or can be handled remotely.

Outlook

We will continue to focus on pressuring the Government in London as we believe this is where the decision will ultimately be made to end the freezing of UK State Pensions in Australia. We are assisted by sharing the cost of the work in the United Kingdom with our Canadian cousins who, like us, suffer from having their pensions frozen. In November 2022, we plan a joint visit to Westminster to draw further attention to the unfair treatment of pensioners living in selected countries outside the UK.

Our activities in Australia will be directed at increasing membership numbers. We attempt to put our case for ending frozen pensions in front of Australian politicians whenever the opportunity arises.

Our administration activities are undertaken by a small group of dedicated volunteers. We hope members will join the committee in expressing our gratitude for their efforts. The new website and membership database enables this work to be carried out remotely, but we are always looking for new volunteers to come forward to share the workload.

The committee is also appreciative of you, our members, for the support you continue to give BPiA. The process of arguing for an end to the discrimination we face has taken a long time, but our cause is just, and we are confident we will eventually succeed.

Signed in accordance with a resolution of the committee 6th September 2022



Brian Beaumont Owles



Patrick Edwards

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INCOME STATEMENT

for the year ended 30th June 2022

	30 June 2022	30 June 2021
INCOME		
Member subscriptions and donations	78,736	82,734
TOTAL INCOME	78,736	82,734
EXPENDITURE		
AGM Expense	0	47
Bank charges	980	1,216
Communications and postage	2,313	2,347
Insurance	3,671	3,550
Marketing	3,660	0
Miscellaneous		
Office rent	425	3,819
Office supplies and computing	5,096	4,252
Printing	10,451	7,314
Public relations	0	5,500
Share of ICBP expenses	51,539	53,079
Telephone	841	1,309
TOTAL EXPENSES	78,976	82,433
Operating surplus (deficit)	(240)	301
Write back of provision for membership database and website upgrade	0	5,000
Surplus (deficit) for the year	(240)	5,301

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STATEMENT OF FINANCIAL POSITION

at 30th June 2022

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	30 June 2022	30 June 2021
ASSETS		
Balance at bank	23,161	23,264
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	23,161	23,264
LIABILITIES		
Accrued expenses	649	512
Provision for website upgrade		
EQUITY		
Retained surpluses	22,752	17,451
Surplus (deficit) for the year	(240)	5,301
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MEMBERS FUNDS	23,161	23,264

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NOTES TO THE FINANCIAL STATEMENTS

Summary of significant accounting policies

The committee has determined that BPiA is not a reporting entity.

The financial statements have been prepared on a modified cash basis and are based on historic costs.

Revenue

Receipts from members in the form of annual memberships and donations are recognised when received. No accrual is made for annual memberships that fall due prior to their receipt.

Income tax

BPiA is a not-for-profit entity and, as such, is not subject to Income Tax.

Provisions

Provisions are recognised when BPiA has incurred but not paid a material expense or where the Committee has resolved to incur an expense.

Goods and services tax (GST)

BPiA is not registered for GST. All expenditure is stated inclusive of GST.

Fixed Assets

BPiA's only fixed assets are office equipment such as laptops and printers. These are expensed when acquired.

Employee entitlements

BPiA is staffed by volunteers. It has no employees.

Contingent liability

BPiA has a commitment to fund the ongoing activities of the International Consortium of British Pensioners (ICBP). At 30th June 2022, this amounted to an obligation to pay the equivalent of C\$4,250 per month (about A\$4,700 per month) with a three month notice period for ending the obligation.