



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

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ANNUAL REPORT

for the year ended 30th June 2021

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. We call this campaign "Fair Play for British Pensions in Australia"

Our objective is to end the unfair discrimination against people entitled to British State Pension living in Australia, where the annual uprating of pensions 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 know their entitlement to British State Pension and understand the rules relating to National Insurance Contributions and British State Pension. It provides information at its website www.bpia.org.au and through its social media presence.

BPiA supplies Fact Sheets and UK Government publications and claim forms to its members and answers questions raised by people calling its telephone number (1300 308 353) or who email BPiA at membership@bpia.org. BPiA publishes "Fair Play" twice a year, typically in April and October 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)

David Rumball

Wendy Harman

Roger Tuffley

Cheryl Harvey (Secretary)

Tony Walsh

Brian Beaumont Owles (Treasurer)

Wendy Harman and Roger Tuffley are based in Western Australia. Tony Walsh is based in Victoria. Patrick Edwards, Cheryl Harvey, Brian Beaumont Owles and David Rumball are based in New South Wales.

Jim Tilley OAM

Sadly, our founder, Jim Tilley passed away on 29th July 2021 after a long illness. It was timely and truly deserved that he was awarded an Order of Australia in the Queen's Birthday honours 2021. Jim has fought on behalf of British pensioners for a long time, and he was instrumental in pulling many people from poverty in their old age through his advice and efforts. We will miss you, Jim.

Activities during the year ended 30th June 2021

BPIA, together with the Canadian Alliance of British Pensioners (CABP) and the British Caribbean Pensioners Association, is a member of ICBP. Through ICBP, we continue to lobby Ministers and Members of Parliament in the United Kingdom to end discrimination against people in countries where British State Pensions are frozen.

ICBP employs a lobbying and PR company in the United Kingdom, Tendo Consulting, to lobby on our behalf and to generate newspaper articles and radio and TV stories in the United Kingdom in support of our objective. Tendo Consulting have been active on our behalf throughout the year despite the restrictions imposed due to Covid-19.

Tendo provides administrative support to the All-Party Parliamentary Group on Frozen Pensions (APPG). The APPG consists of British MPs of all parties who rightly believe the UK Government policy of frozen pensions is wrong. You can find out more about the APPG at <http://frozenbritishpensions.org/>

Operating Result

The result for the year is a small surplus.

Membership income has increased because we have more members. This increase is partly due to the efficiency of the new on-line membership system, Membee, that was installed in September 2020, partly due to publicity through radio, newspaper and magazine articles and partly due to referrals from members.

Our new membership system did not require an upfront cost as originally anticipated as it is paid for by a monthly charge. Consequently, the provision that was set aside last year has now been written back.

Our largest expenditure is the cost of lobbying and public relations in the United Kingdom. Tendo Consulting continue to pursue our campaign vigorously. Last year's cost was subdued because of Covid restrictions in the UK.

Office rent costs have reduced substantially this year as we no longer have a 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. Consequently, your committee took the decision to end our presence in Edgecliff. You will note that we have a new PO Box address in Gordon.

We were recommended that, due to increased membership numbers and increased activity, it is appropriate for BPIA to broaden its insurance coverage. Our previous insurance was limited to public liability. Our new Association Insurance policy includes cover for theft, fraud and directors and officer's insurance but, of course, comes with an increased cost.

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 British 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.

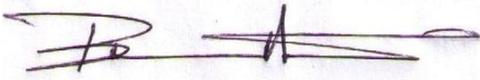
Because our income is reliant on membership dues and donations, our greater efforts in the United Kingdom will require an increase in the number of members. We appreciate the efforts of members to refer their friends and colleagues to BPIA.

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

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 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 11th August 2021



Brian Beaumont Owles



Patrick Edwards

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INCOME STATEMENT

for the year ended 30th June 2021

	30 June 2021	30 June 2020
INCOME		
Member subscriptions and donations	82,734	70,591
TOTAL INCOME	82,734	70,591
EXPENDITURE		
AGM Expense	47	324
Bank charges	1,216	422
Communications and postage	2,347	2,011
Insurance	3,550	1,009
Marketing		192
Membership database and website upgrade.		5,000
Miscellaneous		47
Office rent	3,819	6,753
Office supplies and computing	4,252	397
Printing	7,314	5,193
Public relations	5,500	7,128
Share of ICBP expenses	53,079	39,089
Telephone	1,309	971
TOTAL EXPENSES	82,433	68,536
Operating surplus	301	2,055
Write back of provision for membership database and website upgrade	5,000	
Surplus for the year	5,301	2,055

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STATEMENT OF FINANCIAL POSITION

at 30th June 2021

	30 June 2021	30 June 2020
ASSETS		
Balance at bank	23,264	22,826
	<hr/>	<hr/>
	23,264	22,826
LIABILITIES		
Accrued expenses	512	375
Provision for website upgrade		5,000
EQUITY		
Retained surpluses	17,451	15,396
Surplus for the year	5,301	2,055
MEMBERS FUNDS	<hr/>	<hr/>
	23,264	22,826

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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 ICBP. At 30th June 2021, this amounted to an obligation to pay the equivalent of C\$4,250 per month (about A\$4,600 per month) with a three month notice period for ending the obligation.