

## Questions and answers from conference 2023



Question	Answer
<b>Anonymous</b>  Has the NHSRF considered being able to access the Tom Moore NHS charity fund?	I met with senior officers of NHS Charities Together in August 2023. This charity received the money donated from the Tom Moore fundraising. Unfortunately, because the NHSRF is not a member organisation (as we are not a charity belonging to an NHS Trust/ health board) we aren't eligible. However, we are building a good working relationship with NHS Charities Together and we hope that we may be able to do some work in partnership. <i>Mike Seaton</i>
<b>Anonymous</b>  How to attract younger members if retiring NHS staff defer their pensions ie they are not receiving NHSRF info?	There are many ways in which we need to improve information sharing and raise awareness of the Fellowship. Firstly by finding ways to work in partnership with NHS organisations so they then provide information to their employees. Secondly through our own channels – such as social media – as well. <i>Mike Seaton</i>
<b>Anonymous</b>  Where do you stand regarding the WASPi campaign?	We are aware that the WASPi (Women Against State Pension Inequality) campaign affects a significant proportion of our members and we are still pursuing conversations with them. The campaign itself – fighting for justice for all women who were born in the 1950s who have been affected by changes to the state pension age - is something we support and will continue to do so. <i>George Kempton</i>
<b>Sally Bishop (Sutton)</b>	I know the staff spoke with you at conference about this to understand

Are we able to “find” NHS staff who are being employed indirectly in the NHS?	you are referencing those NHS staff who have been TUPE’d out into other organisations that work alongside the NHS. As far as we can tell, anyone who started with an NHS pension will, when they retire, still receive a P60 from NHS Pensions or the Scottish Public Pensions Agency, and we hope to continue to share information through that means. Those staff who joined new organisations with their NHS terms and conditions in place should still receive retirement information from their NHS employing organisation. <i>Mike Seaton</i>
<b>Sally Bishop (Sutton)</b>  Re the Benevolent Fund: one successful applicant, how many were refused? With so much money in the fund why are you asking us to donate more?	As far as I understand, there haven’t been any refusals on applications from the Benevolent Fund this year. Traditionally, we have always had a collection for the fund at our conference and it sits with our values. However, this year, delegates were so moved by the presentation from Mercy Ships that it was agreed the collection would be in their aid. <i>George Kempton</i>
<b>Sally Bishop (Sutton)</b>  Why are the salaries of the Central Office staff being frozen? Surely we can afford a rise for them?	Unfortunately, this course of action had to be taken alongside the increase in capitation fees as it was felt unfair for members to take all the hit. Our staff work extremely hard and regularly work more hours than we pay them and we remain grateful to them for all that they do. However, their salaries do need to reflect inflationary rises, changing job roles and the impact of new technology. This is something we will be looking at more in 2024. <i>George Kempton</i>
<b>Sally Bishop (Sutton)</b>  Having spent £151,000 on the P60 exercise how many new members have we gained? Have they rejoined this year?	Our current membership database doesn’t analyse in that much detail. It is also not a static figure as it changes both ways on a daily basis so it is very difficult to answer that question specifically. What we can say is that at the point of capitation fee collection at 31 December 2021, our number was 6,574. In November 2022, our membership numbered 9,072. As of 22 November 2023 the membership is now approximately 7,200. Members leave the organisation for a number of reasons including members choosing not to renew, branches closing and sadly members dying. We do know that Central Office continues to be contacted by people quoting the P60 campaign so recruitment is ongoing. <i>George Kempton</i>

<p><b>Cheryl Booth (Oxford)</b></p> <p>The last increase in membership fees resulted in a significant drop in membership numbers. Given our current financial situation it appears having liquidized assets to pay bills that we only look 'safe' for the next year. What reassurance can you give about the long term/ medium term (five years) viability of the Fellowship?</p>	<p>The Board considers the solvency of the Fellowship at each of its meetings and I look at it each month with the CEO when we review the management accounts. We have reviewed the new strategic plan in the light of our current reserves and financial performance and believe it provides a way to ensure the continued viability of the organisation. <i>Gareth Oakland</i></p>
<p><b>Joyce Brown (Aberdeen)</b></p> <p>How is the fundraising progressing? Have any funds been acquired?</p>	<p>We are currently in discussion with NHS England regarding a possible grant for this financial year. We've also completed a piece of research work to identify charitable trusts and foundations that would be supportive of the Fellowship. I am in the process of determining an order of priorities and applications which will be prepared and submitted over the next few months. <i>Mike Seaton</i></p>
<p><b>Linda Cross (Bristol)</b></p> <p>Could a questionnaire be sent to all members asking for their opinion on the organisation and what are the advantages of membership to the branches, some of whom feel the senior staff are distant to them.</p> <p>Could Mike visit the branches perhaps?</p>	<p>I think a questionnaire is a really great idea and many thanks for suggesting it – I've asked Lucia to work with me to co-ordinate this. This year has been extremely busy, and I am grateful for the opportunity to attend key events to celebrate the 75<sup>th</sup> anniversary of the NHS.</p> <p>I am pleased that I have been able to visit the Scottish Federation AGM, the East Anglia Regional Forum, as well as the Northallerton 75<sup>th</sup>/ 45<sup>th</sup> anniversary tea. I'm keen to visit as many branches as I can, though it can be a challenge whilst working part-time. I do have visits arranged for Warrington, Manchester and Huddersfield. I have family in Devon and London so hope I will be able to visit branches alongside fulfilling other commitments. I'll work to accommodate as many invitations as I can in the hours I have available. <i>Mike Seaton</i></p>
<p><b>Denise (Gwent)</b></p> <p>How does "value for money" for branch members sit with the finance overview for 2024/25?</p>	<p>Over the past 18 months we have been focused on making sure that core central costs are only incurred at a level that members can support. External fundraising will be focused on providing as well as expanding the benefits offered and a better service to members. <i>Gareth Oakland</i></p>

<p><b>Denise (Gwent)</b></p> <p>The demographic of the NHSRF is changing; how is this influencing the Fellowship and its ethos – are there plans?</p>	<p>The demographic is changing and it is important that we understand our membership fully so that the approaches we take reflect the needs of both current and future retirees. This involves ensuring we use a variety of methods to communicate, offer broad and good benefits, support people that feel isolated and ensuring we offer a range of activities and events at a national and local level. The Board has tried hard to address these factors through the new five-year strategy which will be available to be emailed to branches and postal members on request from the end of January. <i>Mike Seaton</i></p>
<p><b>Trish Douglas (Edinburgh and Lothians)</b></p> <p>Currently the only way we can collect subscriptions is by cheque or cash. More and more members are requesting to pay by standing order, direct debit or bank transfer. Do other branches collect monies by these means and if so, could we have more information on setting it up. If not, what plans do you have for introducing modern financial methods in the branches?</p>	<p>The Board currently delegates branch procedures and processes to local officers but there have been a number of calls to see if more centralised banking and collection of capitation fees can be introduced as these are the most complex part of the branch treasurer's role. I will be consulting with a number of branch treasurers and the Fellowship's bank CAF Bank (Charities Aid Foundation) to see what options can be explored going forward. All branches have a bank account and most banks offer direct debit services, although there may be complications depending on the nature of the account, which would need to be addressed. Postal members already have the option to pay by standing order or direct debit. <i>Gareth Oakland</i></p>
<p><b>Trish Douglas (Edinburgh and Lothians)</b></p> <p>Can we please have some publicity materials eg posters, leaflets, banners, flyers etc</p>	<p>There are a range of template marketing materials available in the resources section of the website for branches to have printed locally (therefore making this cheaper and more sustainable). We are also piloting an approach in Northallerton where the local hospital charity is funding the printing of a range of marketing and recruitment materials in return for some partnership working. We will of course report back on how that develops. <i>Mike Seaton</i></p>
<p><b>Jane Dubery (Eastbourne)</b></p> <p>There have been several issues in the news in recent months that could have (and in some cases already have) an impact on certain sections of the</p>	<p>One of the key aspects of the strategic plan is to ensure that the voice of our members is heard and able to influence policy and issues. This should come through the Members Council and regional representatives to make sure we are speaking and influencing on issues that concern our membership, and then through partnership working, cooperating with</p>

<p>population including those who don't use "smartphones and/or computers" - the "digitally excluded" - who are often the older members of society. These issues include closure of railway ticket offices and the increasingly common closure of banks. Would the NHS Retirement Fellowship support those branches and members who campaign or would like to campaign on such issues</p> <p>Would the management at Head Office consider issuing statement to the Press expressing members concerns?</p>	<p>other organisations, with similar values, interests, and ideas so that we can have a louder more influential voice. <i>Mike Seaton</i></p> <p>We do have people like myself who are part of organisations that are much more powerful than us and are linked in with politicians and lobbying so it is essential we work in partnership with those organisations partly to ensure we maintain our political neutrality. <i>George Kempton</i></p> <p>We wouldn't directly make a Press statement but this is why partnership working is so important. Whatever statements go out in the name of the Fellowship must not conflict with our charitable aims. <i>George Kempton</i></p>
<p><b>Barbara Edgley (St George's, Wandsworth and Merton)</b></p> <p>Regarding the travel insurance policy: What is and why is eligibility criteria required when no medical screening necessary?</p>	<p>I spoke with our travel insurance provider on your behalf and their response is as follows: "The member scheme works on a 'fit to travel' basis rather than the medical screening process used by other travel insurance policies. This is unique in the UK travel market and reflects the collective buying power of the association. When purchasing Travel Insurance products from other providers all medical conditions must be declared and are charged as Additional Premium (and in some cases Policy Excess may also be increased). The offer provided to the NHSRF means that price and cover are fixed at the point of policy purchase and, there is no need to declare changing medical conditions during the policy period. The requirement for a customer being 'fit to travel' at the time they book, pay for or depart on a trip protects the scheme and means we can offer consistency of cover and pricing to the greater advantage of all members." <i>Mike Seaton</i></p>
<p><b>Hazel Flahey (Cosham)</b></p> <p>It has been a great many years since we had a</p>	<p>I've noted the request for the conference to be held in the south next year. It is always a difficult challenge to find a venue that is large enough, with good accessibility and a significant number of single occupancy rooms available at the time of year we need it to tie in with our AGM requirements (usually autumn) and that is cost effective. I'm aware that</p>

conference in the south of England, we have some excellent hotels which are suitable. Can you explain the reasons why?	some members will come regardless of venue from afar (Dundee and Aberdeen are particularly notable) whilst others make their decision with location a key factor. That is why we have tended to go for the Midlands predominantly over the past few years to make it fair to everyone. Planning for conference 2024 is already starting and we have already asked Isle of Wight Tours to explore a range of possible venues across Britain. <i>George Kempton</i>
<b>Hazel Flahey (Cosham)</b>  Why was it deemed necessary to lose Paul Pople our development officer. Small branches need help and advice	The opinion of the Board of Trustees is that core costs must be covered by the income from the membership fees, so we are not exposed to the risks of relying on external funders. Financial savings were essential, and changes had to be made. These were not easy decisions and were not taken lightly. As we move forward it is important that we offer support to branches small and big. We will shape the roles accordingly. <i>Mike Seaton</i>
<b>Frimley branch</b>  When are the next capitation fees likely to be taken as we are looking closely at our branch funds?	The next capitation fees will need to be submitted to Central Office by the end of June 2024. <i>Gareth Oakland</i>
<b>Frimley branch</b>  Who has responsibility for raising funds or sponsorship for the Fellowship?	The CEO will direct and manage this work. <i>Mike Seaton</i>
<b>Norma Garthwaite (Edinburgh and Lothians)</b>  To improve communications in our branch we have introduced a monthly information sheet "Branch News". We would like to email this to members, but do not have email software that can create a distribution list of over 100 members. Also, it would be risky sending it from a personal account and would prefer someone in the branch	A key theme of the five-year strategy is to develop the Information and Communications and Technology infrastructure of the fellowship locally and centrally. At their October meeting the Trustees agreed to form a task and finish group to identify the needs, and the most appropriate and cost efficient solutions. This is the next priority, as well as securing grant funding to make it happen. We also need to minimise the risks for individuals, branches and the main charity. It would be wrong for me to give you an immediate answer about email addresses etc, as I need to ensure we consult with people with the knowledge and expertise that we

<p>eg secretary to have an @nhsrf.org.uk email address. What are your plans to introduce modern technology in the branches, and in the meantime would Central Office issue the bulletin for us?</p>	<p>need. The Central Office team consists of three part-time staff. They work extremely hard, but do not have the capacity to take on additional tasks, we need to work together to find a solution for you. <i>Mike Seaton</i></p>
<p><b>Violet Henry (postal member)</b></p> <p>Can the Fellowship work with the travel insurance provider to increase the age limitation</p>	<p>We have had discussions with our travel insurance provider over the past couple of months and have raised this issue with them following feedback from members. They are clear that this isn't something they can do under the main policy that they offer our members but they do have other products that they can offer if you contact them directly. <i>Mike Seaton</i></p>
<p><b>Pamela Holroyd (postal member)</b></p> <p>As a retirement organisation, should we rethink the online communications only as many members are unable/ unwilling to access the internet. This is following the recent incident with the train booking proposition</p>	<p>Members will be aware of the current financial position the organisation faces. We have to explore all avenues to reduce expenditure and the cost of design, print and postage of hard copy publications that are a significant charge to the organisation. I would encourage anyone with an email address to let us use that as the primary mode of contact. We have spoken with several of our benefits partners about the possibility of them sponsoring the costs of a new newsletter. The response has been positive and we will continue to work in partnership with them. <i>Mike Seaton</i></p>
<p><b>Anne Jones (Mid Sussex)</b></p> <p>Following the recent statement concerning the review of staffing and the decision to remove development officer posts and to outsource fundraising, how much do the Trustees expect to save financially as a result of these staffing changes?</p> <p>What impact will the changes to staffing and the outsourcing of fundraising have on capitation fees?</p>	<p>The Board has already announced that there will be no increase in capitation fees for the 2024/25 year. The cost reduction measures already announced will save between £10,000 and £20,000 in the current financial year and £40,000 in a full year. This should allow us to set a balanced budget for next year. <i>Gareth Oakland</i></p>
<p><b>Angela Jupe (Huntingdon)</b></p>	<p>The move to a model of outsourcing fundraising was influenced by a number of factors. Some fundraising companies such as the ones that</p>

<p>I would like to know how cost effective it is to outsource fundraising please? As any company hired to do this work would be a profit making organisation, I assume they will be charging quite a lot of money or taking a percentage which would then impact on how much is actually raised. I would be interested in the rationale for this decision.</p>	<p>work on behalf of hospitals, universities and cathedrals are employed to raise millions and will take a percentage often up to 25% of what is secured. Others will work on a freelance basis, often on behalf of multiple charities, with similar values and ethos. These tend to charge a fixed rate for a set number of hours. They are able to draw on their relationships with the funders, and this is the type of fundraiser I am proposing to use. <i>Mike Seaton</i></p> <p>The Board is conscious of the need to raise additional funding for the benefit of the Fellowship and in doing so will ensure that any external organisation approached will provide value for money <i>George Kempton</i></p>
<p><b>Jenny King (regional rep for East Anglia)</b></p> <p>Why do we continue to have a Benevolent Fund which to my knowledge is rarely accessed. Has anyone ever applied for assistance to pay chiropody, podiatry, physiotherapy, counseling, dental, optician, private health treatments and alternative medicine? How many applicants have there been this year?</p>	<p>The Benevolent Fund is there for the benefit of our members and it is very sad that many of our members are not aware of its existence or feel unable to access it. I would ask all branches to make sure that if they are aware of members who could benefit from the Benevolent Fund that they are informed and supported to make an approach. <i>George Kempton</i></p> <p>No applications have been received for these services and just one application has been received and granted this year. <i>Mike Seaton</i></p>
<p><b>Keith Kolstern (Canterbury)</b></p> <p>What are the NHSRF doing nationally and locally to promote the Fellowship and increase membership of groups?</p>	<p>I have frequently mentioned the need for the Fellowship to form good relationships with NHS organisations across the three nations. It has been suggested that we form an Advisory Board with key influential people from within the health and care sector. This will give us opportunity to promote the Fellowship and to seek out opportunities to communicate with potential members or for future funding. <i>Mike Seaton</i></p>
<p><b>Manchester Central branch</b></p> <p>Who are the regional reps? We don't have any contact with ours</p>	<p>We do currently have a number of vacancies for regional reps and I would implore anyone who wants to get more involved with the Fellowship to put yourself forward for this interesting and diverse role which I myself did. We will do more work to promote individual regional representatives and how you can contact them. Their names and regions are available on the website.</p>

<p><b>Northampton branch</b></p> <p>Why is Head Office based in Weymouth and not in one of the cheaper areas of the country?</p>	<p>This is a historical factor as Dorset Healthcare University NHS Foundation Trust very kindly donated the use of an office for free many years ago so we don't pay anything for it. This has been very generous of Dorset Health and has resulted in considerable savings for the Fellowship.</p> <p><i>George Kempton</i></p>
<p><b>Northampton branch</b></p> <p>Why is the Fellowship not being run by ex NHS workers?</p>	<p>The NHSRF is first and foremost a charity and it has to comply with all charity commission regulations. The Board of Trustees is responsible for the governance of the organisation and setting the strategic direction of the charity. The Board has a majority of member trustees as well as some external trustees who bring a range of skills and experience from a variety of backgrounds. The chief executive and the staff team are charged with implementing the strategy set by the Board. It isn't necessary for our external trustees or our staff to have worked for the NHS if they bring the relevant experience and expertise we need to the organisation. <i>Mike Seaton</i></p> <p>All of the Members Council are ex NHS or social care staff by way of the fact that they are members of the Fellowship. <i>George Kempton</i></p>
<p><b>Northampton branch</b></p> <p>Why can't members pay capitation fees by direct debit?</p>	<p>This has already been answered above <i>Gareth Oakland</i></p>
<p><b>Lesley Prosser (Aberdeen)</b></p> <p>The question of the financial security of the NHSRF has created difficulties in planning and budgeting. Should branches be spending any money we have in case the Fellowship folds in the next two years or should we be planning for the future?</p> <p>What is the longer-term situation for the Fellowship and how should branches, particularly Treasurers</p>	<p>The simple answer is no. As a charity we have to abide by Charity Commission rules and if for any reason a branch does close we have to have the money returned to Central Office but the Charity Commission is clear that money still has to support the aims of the Fellowship. <i>George Kempton</i></p> <p>The Board is committed to the long-term sustainability of the Fellowship and the recruitment, retention and engagement of members going forward</p>

and committees, proceed over the next five years?	is a key element of the five-year plan but we need to work in partnership with you to achieve this. <i>Mike Seaton</i>
<p><b>Lesley Prosser (Aberdeen)</b></p> <p>There are increasing difficulties in recruiting members to branch committees, particularly to 'officer/executive' roles.</p> <p>How can/does the Fellowship support branches where officers wish to step down but no-one is willing to take on the role e.g. that of Treasurer, without which, I gather, a branch cannot function?</p>	<p>Difficulties in recruiting members to branch committees, especially to officer executive roles, is something I've heard consistently since I joined the organisation. There is no easy answer to this and it is a significant challenge for our organisation and many others. I'd very much like to hear ideas from members as to how we can tackle this and your success stories so we can share these with other branches. <i>Mike Seaton</i></p> <p>There are number of ways we support branch treasurers and I am always willing to have a call with anyone who needs help. <i>Gareth Oakland</i></p>
<p><b>Linda Spry (Royal Marsden)</b></p> <p>Why are the accounts unaudited?</p>	<p>The Fellowship comes under the financial threshold for requiring auditing of the accounts but we do work with an accountant who provides a similar level of assurance to the Board and members. <i>Gareth Oakland</i></p>
<p><b>Terry Young (Kettering)</b></p> <p>Is capitation remaining at £30?</p>	<p>Answered above <i>Gareth Oakland</i></p>