



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
ComhAchas Iar-Sheibhneach Dóibí Aghaí Stáil Cuirbhíodh 1995



NEWSLETTER 2025

Consultative Forum Spring 2025

(see Page 2):

A Consultative Forum will take place on Tuesday 25th March 2025 in Wynn's Hotel, Lower Abbey Street commencing at 11.00 am

Notice of RCPSA AGM 2025

(see Page 3):

The RCPSA AGM 2025 is scheduled to take place on Wednesday 14th May 2025 in the Ashling Hotel, Parkgate Street, Dublin 8 (D08 P38N) @ 12.30

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A Message from the President

I hope you all had an enjoyable summer and Christmas and are now looking forward to 2025.

I take this opportunity to thank the members who attended the EGM and the AGM on 29 May last. Thank you for your support in approving our new Constitution.

Your Council has been busy bedding in the new governance structure which is working well. We were fortunate to be able to recruit some appropriately skilled and experienced individuals to serve on the Governance, Risk and Oversight Committee. As the AGM was run under the old Rules, the two internal members of the Committee could not be elected at it, so the Council co-opted Pdraig Maloney (Midlands) and Niall Byrne (Dublin).

In September, the first of two Consultative Forums was held with the former Pensions Ombudsman, Paul Kenny, as the guest speaker. Paul delivered a very enlightening address that was well received by the participants – Members of the Council and the Chairpersons and Secretaries of the Branches.

We made a Pre-Budget Submission to government encapsulating many of the resolutions from the AGM in May. You can read it at <https://rcpsa.ie/rcpsa-budget-submission-2025/>. We also made strong representations to An Post and the Minister for Public Expenditure & Reform concerning the devaluation of pensions by An Post by abolishing parity and placing a cap of 2% or CPI on increases that must go through a very cumbersome approval system.

Conscious of the requirements of GDPR, the Members of Council participated in a training session on data protection in September. A special committee is now working on a Privacy Statement to bring our practices into full compliance.

The Organisational Review Group updated the Financial Procedures Manual, and finalised the Code of Conduct and the Conflict of Interest Policy which are published in this Newsletter. They are working on Grievance and Dispute Resolution Procedures as a mechanism to resolve any internal difficulties that may arise in the future.

As no members were elected to the Standing Orders Committee at the AGM, the Council co-opted Bobby Carty, Cloda Ryan and Niall McCutcheon.

I encourage members to participate in your local branch. If any member is not sure of the contact details for your branch, please contact info@rcpsa.ie. We encourage the formation of new branches to ensure improved nationwide coverage. A group of 20 members can apply to form a branch. We've had a request from some HSE pensioners to join the Association and form a branch similar to Teagasc and An Post.

Our membership is in decline. We now face stiff competition for new members. I ask branches and individual members as I did at the AGM, to make a special effort to recruit colleagues and friends who have retired recently or who are planning to retire in the near future. 'Member get member' is the most effective method of recruitment. Will you help?

You can read more about some of these issues in the following pages.

Geraldine Burke Geary
President



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheiróhiseach Poiblí Agus Stáit

Established 1945

A CONSULTATIVE FORUM

will take place on

Tuesday 25th March 2025

in Wynn's Hotel, Lower Abbey Street
commencing at 11.00 am.

Members of the Council and Branch Chairpersons and Secretaries will be entitled to attend the Consultative Forum. In the event that either or both Branch Officers are unable to attend, the Branch Committee may nominate representatives to attend in their place.

Attention all RCPSA Members - Dermot Goode, Total Healthcare// Lockton Insurance Brokers (Ireland) Ltd.,) will give a presentation on private healthcare in the afternoon. The health insurance talk will commence @ 2.00 pm on 25th March (following a break after the Consultative forum). Members attending are welcome to bring details of their current private medical insurance to allow Dermot to deal with queries with regard to health cover in the Q&A session that will follow the presentation. All RCPSA members are welcome to attend the afternoon session.

Ann Walsh
RCPSA Secretary
087 131 7062



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945

RCPSA Annual General Meeting 2025

**The RCPSA AGM 2025 will take place on
Wednesday 14th May 2025
in the
Ashling Hotel, Parkgate Street, Dublin 8
commencing at 11.30 am.**

Branches attention is drawn to Article 17 of the RCPSA Constitution incorporated into this Newsletter (see pages 24-34).

17(f) states:

Nominations and motions may only be submitted by Branches of the Association and by the Council. Individual members may submit motions and nominations to their branch for consideration and, if agreed, they shall be submitted by the Branch to the Honorary Secretary of the Association.

Please consider the foregoing when attending your Branch meeting.

17(g) states:

A Branch may make nominations for the offices of President, Vice President, Honorary Secretary, Honorary Treasurer, for membership of Council, for the Standing Orders Committee and two members of the Governance Risk and Oversight Committee to be elected at AGM.

17(i) states:

Motions and proposals to amend the Constitution shall be received by the Honorary Secretary on behalf of the Association not later than 1st April 2025.

Looking forward to meeting all members on 14th May 2025.

Ann Walsh
RCPSA Secretary
087 131 7062



The Mid West Branch of the RCPSA

will hold its AGM
on Monday 27th January 2025 @ 2.00 pm
in the Strand Hotel, Ennis Road Limerick
(Eircode V94 03F2).

Light Refreshments will be served.

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The Sligo Branch of the RCPSA

will hold its AGM
on Thursday 6th February 2025 @ 2.00 pm
in the Glasshouse Hotel, Swan Point, Rathedmond
(Eircode F91 NCA4).

Light Refreshments will be served.

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The AGM of Dublin Branch of the RCPSA

will take place on
Monday 10th February 2025 @ 11.00 am
in Wynn's Hotel, Lower Abbey Street, Dublin
(Eircode D01 C9F8).

Light Refreshments will be served.

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The Galway Branch of the RCPSA

will hold its AGM
on Wednesday 12th February 2025 @ 3.00pm.

The meeting will be preceded by Mass for deceased
members @ 2.00 pm

The venue is the Menlo Park Hotel, Galway
(Eircode H91 E98N)

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The Wexford Branch of the RCPSA

will hold its AGM
on Wednesday 12th February 2025 @ 14.30 pm
in the Riverside Hotel, Enniscorthy
(Eircode Y21 T2F4).

Light Refreshments will be served.

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The Cork Branch of the RCPSA

will hold its AGM
on Thursday 13th February 2025
Bru Columbanus, Cardinal Way, Wilton Cork.
(Eircode T12 TN97) .

There will short presentation on a practical topic before the AGM commencing @ 2.00 pm. This will be followed by the AGM.

This is an opportunity to meet with former colleagues and others who have retired from the Civil and Public Service. (Eircode H91 E978N)

Light Refreshments will be served.

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The North East/Louth Branch of the RCPSA

will hold its AGM

on Thursday 20th February 2025 @ 2.30 pm

Carlingford Suite, Fairways Hotel, Haggardstown
Hotel, Dundalk (Eircode A91 E6KC).

Light Refreshments will be served.

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The AGM of the An Post Branch of the RCPSA

will take place on

Saturday 22nd February 2025 @ 2.00 pm.

in Wynn's Hotel, Lower Abbey Street.
Dublin (Eircode D01 C9F8)

Light Refreshments will be served.

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The Midlands Branch of the RCPSA

will hold its AGM

on Tuesday 4th March 2025 @ 11.00 am

in the Shamrock Lodge Hotel, Clonown Rd.,
Bellaugh Athlone (Eircode N37 CK73).

Light Refreshments will be served from 10.30..

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The Kildare and District Branch of the RCPSA

will hold its AGM

on Wednesday 5th February 2025 @ 11.00 am

in the Town House Hotel, Limerick Road, Naas
(Eircode W91 A9KR).

Light Refreshments will be served from 10.30..

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The AGM of Teagasc Branch of the RCPSA

will take place

**on Wednesday 19th March 2025
from 10.30 am to 1.30p.m.**

Abbey Room, Wynn's Hotel,
Lower Abbey Street. Dublin(Eircode D01 C9F8)

Light Refreshments will be served.

Enquiries to: info@rcpsa.ie

Membership application forms will be available on the day.



The Mayo Branch AGM of the RCPSA

will take place on

**Thursday 20th March 2025
from 11.00 a.m. to 1.00p.m.**

in the Ellisson Hotel, Castlebar (F23 V279)

Light Refreshments will be served.

Enquiries to: info@rcpsa.ie

The Branch's aim is to strengthen activities and work towards improving the lot of retired Civil and Public Service members in Mayo. The Branch is open to receive help that anyone wants to give. New and interesting ideas are welcome.

It is hoped to have a guest speaker on the day - more information nearer the time.

Membership application forms will be available on the day.

BUDGET 2025

The RCPSA made Pre-Budget Submission to government encapsulating many of the resolutions from the AGM in May. Full details of the submission made by the RCPSA is available at <https://rcpsa.ie/rcpsa-budget-submission-2025/>

Full details of Budget 2025 are available at [file:///Users/macbookaira2179/Downloads/09ece1e5-7645-4b5a-b0cc-ba0e61ebee51%20\(1\).pdf](file:///Users/macbookaira2179/Downloads/09ece1e5-7645-4b5a-b0cc-ba0e61ebee51%20(1).pdf) (i.e. The Budget in Brief – Your Guide to Budget 2025)

AND

<https://www.gov.ie/en/publication/cb193-your-guide-to-budget-2025/>

RCPSA Policies are reflected in the following Budget Measures:

Once-off cost of living supports including:

Electricity credits, Fuel Allowance lump sum, (see <https://www.gov.ie/en/service/00aa38-fuel-allowance/#what-fuel-allowance-is> and overleaf), Living alone allowance lump sum, €400 lump sum payable to special to selected welfare categories.

Expenditure Measures including:

- Additional home support hours.
- a €12 increase in the weekly main social welfare rate for working age recipients and pensioners
- a comprehensive carer's package: Increases to the Means Tests Disregard, Domiciliary Care Allowance, Carer's Support Grant, and a Fuel Allowance (see <https://www.gov.ie/en/service/00aa38-fuel-allowance/#what-fuel-allowance-is> and overleaf)

Tax Credits, Tax Measures/USC including:

- €125 Increase in the Main Tax Credits, €2,000 Increase in the Standard Rate Cut-off Point, €150 Increase in the Home Carer Tax Credit.
- Increase in the USC middle threshold by €1,622/reduction in the 4% USC rate to 3%
- VAT on Heat Pumps decreased to 9%

Capital Tax Measures: Budget 2025 increased the thresholds from 2 October 2024 to

- Group A €400,000
- Group B € 40,000
- Group C €20,000

Further information is available at: <https://www.revenue.ie/en/life-events-and-personal-circumstances/older-persons/assets-gifts-inheritance.aspx>

Fuel Allowance for Over-66s

Fuel Allowance is a payment to help with the cost of heating your home during the colder months.

It is worth **€924 a year per household** which you can get in two lump sum payments of €462 or €33 a week for 28 weeks between September and April.

There have been big changes to how you qualify for over-66s. As a result, 85,000 more older people now qualify for Fuel Allowance.

IT COULD BE YOU! (or someone you know)

NEW Qualifying Rules

People aged 66 or over no longer need to be getting a weekly social welfare payment to qualify for Fuel Allowance. **This opens it up to Class D PRSI civil and public servants.**

NEW Maximum Weekly Income Limits

Single people over 66 are now able to have an income of up to €524 a week (before tax) to qualify.

Couples are able to have a combined gross income up to €1,048 a week.

This includes the State pension.

NEW Savings Limits

The amount of savings and investments that are not counted in the means test has more than doubled for people aged 66 and over.

The first €50,000 is now not counted. Your local Citizens Information Centre can help explain the savings/capital means test assessment rules.

Household Rules (no change)

To qualify for Fuel Allowance you must be living alone **or** only living with a:

- spouse, civil partner or cohabitant and/or dependent child.
- person getting Carer's Allowance or Carer's Benefit and is caring for you or your spouse or partner on a full-time basis.
- person getting Jobseeker's Allowance.
- other people who would be entitled for a Fuel Allowance in their own right.



Lower Energy Bills

People who get Fuel Allowance are eligible for free energy efficiency improvements up to €30,000 on their family home if it was built before 2006.

This government-funded scheme from the Sustainable Energy Authority of Ireland (SEAI) will get you a warmer home and lower energy bills.

An SEAI surveyor will visit your home and recommend the upgrades needed based on its age, size and your heating system. The SEAI will hire a contractor to carry out the work.

Over-66s receiving Fuel Allowance are the main beneficiaries of this scheme.

More Information

You can find out more about the Fuel Allowance payment at

www.gov.ie/fuel

and the fully-funded SEAI energy upgrades to homeowners at

www.seai.ie/grants/home-energy-grants/fully-funded-upgrades-for-eligible-homes

STRONGER TOGETHER



CONGRESS

Irish Congress of Trade Unions
Retired Workers Committee

www.ictu.ie

Hospital Saturday Fund - Your Partner in Everyday Healthcare

As individuals and families face rising healthcare costs and gaps in traditional health insurance, finding affordable, accessible solutions is more important than ever. HSF Health Plan is proud to offer flexible, cost-effective health cash plans designed to provide peace of mind and financial support for everyday healthcare needs.

In Ireland since 1949, HSF Health Plan operates as the trading arm of The Hospital Saturday Fund, a registered charity. Each year, we donate surplus profits to local hospitals, hospices, and medical charities, with approximately €2.4 million given in 2024. By claiming on healthcare expenses, you help support these efforts, as all profits are distributed as charitable grants.

HSF Health Plans are not just for businesses—RSPCA members and pension recipients are warmly invited to join and enjoy the same comprehensive benefits.

Key Features of HSF Health Plan:

- **Comprehensive Coverage:** Claim back costs for everyday health expenses such as Dental, Optical, Physiotherapy, and more.
- **Employee Assistance Programme:** Access 24/7 GP advice, emotional counselling, and virtual doctor consultations from 8 a.m. to 10 p.m.
- **HSF Perkbox:** Enjoy exclusive retail discounts, entertainment deals, and wellness resources, including workout videos, guided meditations, and sleep stories.
- **Personal Accident Protection:** International cover for work and Personal Accidents, including Fractures, Dental Trauma, and Permanent Disability.
These flexible plans provide practical, affordable solutions to enhance health and well-being, helping individuals manage healthcare costs without financial strain.

By joining HSF Health Plan, RSPCA members and pensioners gain access to a wide range of benefits that support their health and overall quality of life. Whether you're looking for ways to cover everyday medical expenses or access added-value services like Perkbox, our plans offer exceptional benefits tailored to your needs.

Discover how we can help you navigate the challenges of today's healthcare environment with confidence and ease – Find out more by contacting craig.broome@hsf.ie or scanning the QR code below.



Health
Plan®

Summary to Address to RCPSA Consultative Forum on 3 September 2024

Some comments of the history of “pay parity” in public service pensions, the legislative basis for that, ministerial discretions, their use and abuse

The pay parity history was outlined in the Final report of the Commission on Public Service Pensions. The report describes the operation of public service pensions whereby pensions in payment of retired public servants would be aligned throughout their retirement with salaries for the grade and point of scale at which an individual retired. This was understood to be a principle since Budget 1969, but the final shape of the concession in terms of timing, etc., was clear in about 1983/4 as described in the Commission’s report.

The practical application of the pay parity principle differed between State bodies. For the main Civil Service and most other Government agencies, the pensions paid by these bodies were provided from central funds on a pay-as-you-go system, rather than being funded in advance. When salaries rose, pensions could also rise. However, for any agency with a funded pension scheme, there was the practical difficulty of having to augment pensions from current income if there were no “surplus” funds to meet the liability. At the time few, if any non-commercial State agencies would have been so affected. Funded defined benefit schemes in the Public sector were generally those of commercial semi-State bodies but the expansion of the scope and nature the State’s activities increased the number of public bodies, to which Civil servants were routinely transferred, increasing the number of public sector funded schemes.

The introduction of the Funding Standard by the Pensions Act 1990 meant that actuarial valuation assumptions had to be adjusted to take account of “contractual” liabilities. A data collection exercise is conducted on a State-wide level every 3 years, in the form of an actuarial review, relating to current employees and pensions in payment, as well as former employees with preserved pension entitlements, in the public service.

The purpose of this exercise was in the first instance, for the actuarial review of the State’s accrued pension liability. Under EU Regulation [(EU) 549/2013,] the CSO is required to report on the gross liabilities of Irish Public Service pension schemes as part of the National Accounts. Reporting is mandatory and commenced with a report on the end 2015 position. An updated report is required at three-year intervals and updates exist for 2018 and 2021.

The following are relevant:

Pension increases for pre-2013 entrants are assumed to be in line with salary increases. Single Scheme members’ pensions increase in line with inflation, i.e. 2% p.a. The labour productivity growth rates are taken from the projections run by the European Commission and sent to Member States to form the basis of the 2021 Ageing Report.

Wage growth: Generally, it is assumed that, over the long term, wages follow labour productivity growth per capita in the economy. In order to growth paths across the EU, it is recommended in the EU technical guide that the wage growth assumptions produced by The European Commission reflecting productivity growth per capita – should be used to estimate pension entitlements. The rate for Ireland was taken from the projections run by the Commission.

Post-retirement pension increases are discretionary, requiring Ministerial consent. Pensions for pre-2013 cohorts are assumed to increase at pay parity. For the most part, general increases for staff are passed on to pensioners on the same basis. While discretionary, it is assumed that future pension payments will be indexed in line with general salary increases for the main valuation results presented in the review. Post-2013 cohorts are indexed in line with increases in line with CPI. There are no substantive changes in 2024 from the 2021 Actuarial Review except that in two instances the word “salary” has been replaced with the word “pay”.

Ministerial Discretion

I am not aware that applications were made routinely for pensions to be updated in line with changes in salaries. My understanding is that, in the main Civil Service, these updates were regarded as automatic.

The protocol for bodies affiliated to Government Departments is that, if such an application were to be made, it goes first to the line Minister, who approves, and then to the Minister for Finance (or, latterly, to the Minister for Public Expenditure etc.) for final approval. I am not aware that such applications were in practice routinely made or, if made, they were routinely signed off.

I know of an application by a State body to a Minister for permission to increase pensions in line with pay. This permission was apparently rejected, or at any rate postponed, allegedly on the basis that it might create an undesirable precedent for other bodies whose pension funds are not as well funded as that of the applicant. There were, however, underlying factors involving the body concerned which may be the real reason for caution in this case.

The discretions vested in Ministers are mandated by law and were/are appropriate for bodies still affiliated with the State. I believe that it is anomalous and inappropriate that these discretionary powers affecting transferred employees should devolve upon other bodies unconnected to the State, in the light of provisions such as that contained in s.46(5) of the Postal & Telecommunications (Services) Act, 1983:

5) Disbursement of pensions, gratuities and other allowances which may be granted to or in respect of persons who, immediately before the vesting day, were members of the staff of the Department of Posts and Telegraphs shall not be on less favourable conditions than would apply if the benefits referred to had continued to be paid out of moneys provided by the Oireachtas.

It appears to me that the logical course of action in respect of transferred employees would be to follow the practice of the original employer Department and adjust pensions in line with salaries where appropriate.

Changes

The Government addressed the effects of the economic crash by Acts entitled Financial Emergency Measures in the Public Interest (FEMPI), two of which were passed in 2009. The first mandated substantial reductions in the remuneration of public servants, starting with specified public office holders and moving down through various remuneration levels. The first Act was comprehensive in targeting Public Service bodies, defining them and Public Servants widely and overriding statutory and contractual arrangements where necessary. It specifically exempted a number of specified semi- State commercial organisations, including An Post.

The second Act of 2009 gave some protection to pensions already in payment on 1 January 2010, and also protected the pensions of those who retired before 31 December

2010 or by a later date to be specified by the Minister¹, allowing them to be based on salaries before any FEMPI reduction applied. This latter provision was tested in the case of a complaint to my Office, on appeal to the High Court in the case of Willis & Ors -v- Pensions Ombudsman & Anor (Neutral citation [2013] IEHC 352), the judgment in which records a useful summary by Kearns, P. of the FEMPI provisions.

Further FEMPI legislation followed in 2010, 2011 and 2013. The last of these imposed further reductions, altered pay scales and temporarily suspended increments due under existing contracts. This had the effect of freezing or, in some cases, reducing pensions aligned with salaries – the principle of pay parity was in effect undisturbed. This Act removed exemptions previously applied by earlier Acts to various bodies, meaning that pensions could also be reduced as, indeed, they were. This process was known as Public Service Pension Reduction (PSPR). The FEMPI Act of 2015 provided for the gradual unwinding of restrictions, including those placed on pensions² However, the grip of DPER has tightened and Circular 10 of 2021 provides that that Department' consent is needed for any proposed increase in pensions in payment.

Experience of how pension increases have been granted in semi-State companies over time.

I have limited experience of how pension increases have been granted in other semi-State companies. I do, however, know a little about the position in An Post, though my knowledge may not be fully up to date.³ This body was exempted from the main FEMPI restrictions and continued, since 1984, to award pension increases in line with salaries until 2014. As a funded pension scheme, it has been constrained from time to time by considerations arising from the operation of the Funding Standard, also referred to previously. It now appears that a system has been devised whereby increases can be capped at the lower of CPI or 2%, which appears to me to be a contravention of the provisions of the 1983 Act, and the matter is the subject of considerable dispute. The other body with which I am familiar is the National Treasury Management Agency. This body was originally exempted from FEMPI cuts, but this exemption was removed in 2013. Different options regarding pension increases seem to apply to different individuals. One person, a former Civil Servant, had opted for pay-related increases and has actually received very modest increases in pension (9% in total over 13 years). Another person, who joined from the private sector, opted for, and has received, increases linked to CPI (which is stated to be capped at 7.5%). I have no direct experience of this matter as concerns other bodies.

My view is that, for all practical purposes, the principle of pay parity for pensions in payment has been fundamental in the public service since at least 1969 (though in practice, that principle was accepted before then but was not dealt with in a regular or organised fashion). It is significant that, when the Single Scheme was introduced for new entrants in 2013 (as a money-saving exercise), no attempt was made to interfere with established practice for serving staff and pensioners.

In the Civil Service and in the Public Service at large, when a post is abolished, it is customary to maintain as a record a “notional salary” for the abolished post, which will be “uprated” in line with pay increases generally for comparable grades, and which is then used as a benchmark against which future pension increases can be measured.

¹ Eventually fixed as 29 February 2012

² A three-stage partial reversal of PSPR, occurring in the years 2016, 2017 and 2018, was provided for in the Financial Emergency Measures in the Public Interest Act 2015. PSPR was further amended by the Public Service Pay and Pensions Act 2017, which provided for further significant lessening of PSPR in the years 2019 and 2020.

³ Which received transferred civil servants under the Postal & Telecommunications (Services) Act, 1983

Discretionary powers and emergency legislation– use and abuse

I have some experience of the use and abuse of inherited discretionary powers in cases where bodies or personnel have changed hands over the years. One, which went to the High Court on appeal, was an attempt to exercise powers with retroactive effect to reverse a properly agreed contractual change in a member's retirement age. In the case of Willis and others, trustees tried to use FEMPI legislation to pay a reduced pension to a retiree, even though her retirement took place at a date when such a reduction was specifically exempted by the same legislation.

The main area where I have misgivings about the use of discretionary powers – and specifically the power to approve or disapprove pension increases – is where attempts are made to change the practice surrounding pension increases by defining for all time the rate at which pension increases will apply – say, by specifying a rate such as CPI plus 2%. This is grossly unfair. We all know that, over time, wages will outstrip cost of living increases – but we can't predict by how much. The introduction of defined rates of increase in this way will almost certainly disadvantage pensioners in the long run. To me, this practice is an abuse of a discretionary power, using it for a purpose for which it was not intended when introduced.

Essentially, the principle of pay parity has existed and been acknowledged for a very long time – is it a right, or just custom and practice? And why was the ministerial discretion introduced when it was?

What's it going to look like in the future? As I've said previously, formal approval of all increases will be normal in future. Interestingly, in the context of the 2024-2026 Public Service Agreement, DPER has stated that the "current" parity policy will be maintained for the duration of the agreement. This applies to what they call pre-existing schemes – that is, specifically excluding the Single Scheme. After 2026, who knows?

Paul Kenny was appointed as Ireland's first Pensions Ombudsman in 2003 and was re-appointed in 2009.

Eircom pensioners

Since the implementation of 2010 pension accord Eircom Superannuation Scheme Defined Benefit pensions have been adversely affected. It is estimated that our pensions are running at about 15% below what we would have got, had increases been paid as per the 1983 Act, which occurred from mid-1960s to 2008.

We are advised nobody has negotiating rights for pensioners.

A possible point of influence would be to have representation on the boards of trustees. Consequently a few likeminded individuals and I are seeking to have pensioner representation on the Boards of Trustees. Members of the Eircom Superannuation Scheme (ESS) which are currently pensioners in payment, like you, can have a voice in electing a trustee to the Bord of Trustees of both the Main fund and the No 2 fund.

There is a provision in Pension Legislation which allows for this to take place.

Presently 2 or 3 Board members are nominated by the Trade Union Alliance (TUA) and are appointed by the company or the Minister. The TUA represents active members and make up about 7% of the membership of ESS. That leaves 93% of the membership, including you and me, without a voice.

The process for appointing a trustee requires that a certain procedure be followed and the first requirement is that a minimum of 15% of the membership request an election. To that end, I am inviting you to send me a contact email address and I will keep you informed of progress and next steps. Regretfully this group of pensioners does not have the funds to engage in postal exchanges. Email addresses supplied will not be circulated or used for any other purpose without your consent and will be deleted on completion of this exercise. The email address to contact is telecom.p.t2010@gmail.com

The pension authority circular relating to trustee election is

https://pensionsauthority.ie/wp-content/uploads/2023/06/selecting_member_trustees1.pdf

Most of us, or our loved ones, gave years of service to the state. In 1983 we were given a sure and certain promise that our co-operation in transforming P&T would not result in any diminution of our pension rights. Since the implementation of the accord we have suffered a severe loss. It is estimated that if this continues, we will lose 1 full year pension every 6 years from 2019 onwards. You can help the attempts to put this right please.

My name is Jim O'Donovan from Cork. I worked in P&T from 1964 to 1983 and Eircom from 1984 to 2005.

mail/: telecom.p.t2010@gmail.com



Please reply to:
XXXXXX
XXXXXXXX
XXXXXXXX

10 October 2024

Mr Paschal Donohoe TD
Minister for Public Expenditure, NDP Delivery & Reform
Government Buildings
Merrion Street
Dublin 2

Dear Minister,

A large number of pensioners of An Post are members of this Association. Many of these were civil servants in the former Department of Posts & Telegraphs who were transferred to An Post on its establishment in 1984 under the Postal and Telecommunications (Services) Act, 1983. They are now seriously concerned and worried about their pension conditions and their declining purchasing power in their old age.

Section 46(4) of the Act deals with the conditions underpinning the future pensions of these ex-civil servants, each of whom had been given a written commitment on these conditions by the Minister for Posts & Telegraphs in July 1983. That Section of the Act was fully complied with when the Minister for Finance and the Minister for Communications approved the An Post Main Superannuation Scheme 1990.

In 2014, An Post put a new arrangement, known as a pension accord, in place which:

1. Abolished pay / pension parity that had been automatic custom and practice since 1972.
2. Restricted pension increases to 2%, or the increase in CPI, or the increase in wages whichever is the lower.
3. Introduced the novel concept in the public sector of “pensionable” and “non-pensionable” increases in salary as a mechanism to reduce pension payments. That new definition of salary differs significantly from that used:
 - In the terms of the An Post Main Superannuation Scheme 1990 and affirmed in the relevant Trust Deed, and
 - In the circular issued on 24 September 2024 by your Department on the payment of increases under the Public Service Agreement 2024-2026.
4. Then suddenly the ‘no less favourable conditions guarantee’ in the 1983 Act (and as described by your officials on 19 June 2013 as per attached document) began to be defined as “a transitional provision”. That definition is not in the legislation nor in the record of debates during the passage of the Act through the Oireachtas. It was a new creation.

Its introduction has caused these ex-civil servants to wonder if they were mis-led by

the State in 1983 in order to achieve their smooth transfer from the civil service in the aftermath of the prolonged postal strike in 1979. They are conscious that when civil servants were transferred to La Poste, Bpost and Deutsche Post, they retained their civil service status which meant that their pensions continued to be adjusted in line with adjustments for civil servants. By comparison, our members feel that they have been treated very harshly by the State and An Post.

The pension accord:

1. Devalued the pensions and has resulted in the purchasing power of these ex-civil servants being reduced amidst escalating costs of living, particularly food, healthcare and utilities.
2. Whilst they were no longer civil servants, the Department of Social Protection treated them similarly to civil servants subject to the modified scheme of PRSI (Class D). As a result, they are not eligible to claim the state pension, or its associated household benefits package, or dental or optical benefits, or the double payment pre-Christmas. Meanwhile, An Post benefitted from reduced contributions to the Social Insurance Fund compared to its competitors which raises a question around compliance with state aid rules under Articles 107 and 108 of Treaty on the Functioning of the European Union.
3. These ex-civil servants pay USC on their pensions whilst recipients of the state pension do not and that further reduces their income and purchasing power. The result is that the income of many of these ex-civil servants is now falling behind old age pensioners in terms of their standard of living and some are enduring financial hardship after decades of loyal service to the State.

In addition to the significant devaluation impact of the accord:

1. The State took €53.9m out of the An Post Superannuation Scheme during 2011 – 2015 under Section 125B of the Stamp Duties Consolidation Act, 1999.
2. In 2005, the cabinet refused a request from the Dept of Finance to repeal the exemption of the An Post Scheme from the Funding Requirement under Section 52 of the Pensions Act, 1990, but its repeal was approved in 2008, thereby, removing the state guarantee.

Unlike in the cases of Eircom and Coillte, a separate fund was not established to provide for the State's pre-vesting day commitments to An Post, rather a lump sum was paid to An Post in "a full and final settlement". Interestingly, an internal memo in Department of Finance dated 12 February 2008 states that An Post "may regret settling for €Qm back in 1990".

The ex-civil servants now see the consequence of that settlement as their abandonment by the State as their pensions devalue and their purchasing power declines in their old age v what would have been the situation if they had not been removed from the civil service or had been treated similar to their counterparts in the postal administrations listed above.

3. In 2023, An Post reduced its contribution to the Scheme from 14.4% to 8% with the 6.4% saving being used to fund the operations of the company.
4. Since August 2023, the Department of Social Protection and the Department of Communications have been investigating if the criteria by which the An Post Scheme was exempted under Section 37 of the Pensions Act, 1990 from the preservation requirements of Part III of the Act is now being complied with by An Post.
5. Any increases granted are paid 10 – 11 months after the due date of payment because An Post does not comply with Par. 8 of Circular 16/2021 in the very complex and lengthy approval system mandated by your Department. For example, in respect of a 2% increase due from 1st January this year, it did not seek Ministerial approval until 21 June which was even later than in previous years.

6. There are 6,122 pensioner (and 2,548 deferred) members in the Scheme and 8,970 active members but pensioners are not represented in the Trustees of the Scheme. Hence, pensioners have no voice, are not represented, and are not consulted on issues relating to their pensions.

Despite the Ministerial promise and commitment they received in July 1983, all of these developments, especially since 2013 has caused very serious anxiety and stress to these ex-civil servants regarding the level and the security of their pensions and the declining value of their income compared to that which would have been the case had they been allowed to remain in the civil service.

Request for Clarification

It is against all of that background that I write here specifically to seek clarification on the contents of the exchange of emails in attached copy of document from records held in your Department which indicates that the changes (i.e. the accord) that were being proposed to the An Post Main Superannuation Scheme in 2013 “would not apply to ex-civil servants” who “are covered by the 1983 no less favourable terms and conditions guarantee”. That was obviously the official position of the Pensions Section of your Department in June 2013, but your Department now holds the opposite view although the legislative position has remained the same since 1983 and can only be changed by a vote of the Oireachtas.

I will appreciate your clarification on this **specific** matter.

Yours sincerely

Geraldine Burke Geary
President



Reply toXXXXXXXX
XXX XXXXX
XXXXXXXXX
10 October 2024

Mr Paula Butler
Chief Administrative Officer/Company Secretary
An Post
Floor 9, EXO Building,
North Wall Quay
Dublin 1, D01 W5Y2

Dear Ms Butler,

A large number of pensioners of An Post are members of this Association. Many of these were civil servants in the former Department of Posts & Telegraphs who were transferred to An Post on its establishment in 1984 under the Postal and Telecommunications (Services) Act, 1983. They are now seriously concerned and worried about their pension conditions.

I am aware that Section 46 of the 1983 Act deals with the future superannuation conditions of these ex-civil servants each of whom had been given a written commitment on same by the Minister for Posts & Telegraphs in July 1983. I am also aware of the ongoing dispute between these pensioners and An Post concerning the devaluation of their pensions by means of a cap on increases since January 2014 when the practice of pay / pension parity, that had existed since 1972, was abolished and replaced with the novel concept of "pensionable" and "non-pensionable increases in wages of current staff as a mechanism to reduce costs in pension payments.

The result has been that the spending power of these ex-civil servants has been reduced significantly amidst escalating costs of living. Due to An Post having been granted preferential treatment with Class D PRSI that applies to public servants, these pensioners (who were treated similar to civil servants for social insurance purposes after their transfer) are not eligible for the state pension or the household benefits package or dental or optical benefits or double payments pre-Christmas provided by the Department of Social Protection.

They are now falling behind old age pensioners in terms of their standard of living and some are enduring financial hardship after decades of loyal public service to the state. Meanwhile, An Post achieved very significant financial saving in its contribution to the Social Protection Fund compared to its competitors which raises a question around compliance with state aid rules under Articles 107 and 108 of Treaty on the Functioning of the European Union.

Pensioners who had retired prior to the effective date of the cap believe that the collective agreement through which the cap was implemented under Section 45 of the 1983 Act

should not have been applied to them because they had no involvement nor were they represented – directly or indirectly – in the agreement and many of them opposed it in representations that are on the record.

An Adjudication by the Workplace Relations Commission and case law from the High Court and the Supreme Court point to collective agreements being applicable to “current employees only”. In contrast, I understand that the relevant collective agreement states that the cap limit “also applies to increases to pensions in payment and to deferred pensions”.

For the benefit of our members concerned, I will appreciate your clarification on the substantive grounds used to justify the application of the collective agreement to these specific pensioners.

Yours sincerely

Geraldine Burke Geary
President



Geraldine Burke Geary
President RCPSA,
PO Box 908, South City DSU,
Togher,
Cork T12 C285.

29th November, 2024

Mr David McRedmond

Dublin 2

Dear Mr. McRedmond

A large number of pensioners of An Post are members of this Association. Many of these were civil servants in the former Department of Posts & Telegraphs who were transferred to An Post on its establishment under the Postal and Telecommunications (Services) Act, 1983. They are now seriously concerned and worried about their pensions, particularly the cap applied to increases since January 2014 through the imposition of a 'pension accord' in response to the Government decision in 2008 to cease the exemption of the An Post Scheme from Part IV of the Pensions Act 1990, (S.I. No. 295/2008 the Funding Standard Regulations) and the subsequent global financial crisis which impacted the value of the fund.

These members' pensions have been devalued by approximately 10%, resulting in their expected income and purchasing power being reduced. Those on low level pensions now find themselves on less income than those in receipt of the state pension. This is the cause of significant financial hardship to many who devoted their working lives to the service of the State and contributed to the standing and reputation of An Post. It is understood that the emergency measure of the pension accord was to be reviewed in 2023, but it now appears to have become a permanent imposition on increases under of the 1990 Pension Scheme which covers these ex-civil servants.

We note that Mr Kieran Mulvey, Chairman Designate of An Post, told the Oireachtas Committee on Transport & Communications on 16 October that the company's scheme is in *"rude good health and has a €500 million surplus in it at the moment"*.

We note that your company reduced its contribution to the pension fund from 14.4% to 8% with the saving of 6.4% being used to fund the operations of the company.

As the financial emergency of 2008 is over and your company's pension fund is in such *"rude good health"*, (and noting that the FEMPI provisions in the public service have been removed), we ask you and your Board of Directors to remove the cap on increases as it is no longer necessary as an emergency measure but is causing severe financial hardship

to these pensioners who are covered by the contractual obligation in Sn 46(4) of the 1983 Act.

We will look forward to hearing from you on this matter.

Yours sincerely

Geraldine Burke Geary
President

CC: Deputy James Lawless, TD Minister of State at the Department of Transport.
Mr. Kieran Mulvey, Chairman, Board of Directors of An Post
Mr. Michael Madden, Chairman, Trustees of An Post Superannuation Scheme

Update on An Post Pensions Dispute

The Spring 2024 edition of this Newsletter explained the dispute that has arisen around pension increases being paid to the ex-civil servants who were transferred to An Post in January 1984 with a guarantee of “not less favourable conditions” in their pensions as set out in Sn 46(4) of the Postal & Telecommunications Services Act, 1983. The dispute received a lot of media attention during the recent election campaign, e.g. this article by Gript Media - <https://gript.ie/pensioners-of-an-post-take-to-the-streets/>.

Following the financial crisis, the novel concept of a pension accord was put in place in 2014 to change the benefits of the An Post Scheme without actually changing the Trust Deed or the Rules and without requiring the consent of the Trustees or the Pensions Authority. It was a masterstroke as a mechanism to reduce pension costs by re-defining salary increases into “pensionable” and “non-pensionable pay allowance” and then capping “pensionable” increases at 2% or CPI whichever is the lower. That cap would then be applied to pension increases, including those of the ex-civil servants.

Significantly, the accord included a reduction in the Company contribution to the fund from 14.4% to 8% in contrast to the typical average of such contributions being 10% - 15%. The saving to An Post in 2021/23 was €18.1m. In reality, pensioners are subsidising the operations of the company which is extremely worrying. Additionally, the Minister for Finance took €53.9m out of the fund between 2011-2016 to fund government programmes.

The accord was intended as a 10-year measure to put the fund on a sound financial footing. Addressing an Oireachtas Committee on 16 October, the Chairman of An Post, Kieran Mulvey, told Members that “the fund is in rude good health with a surplus of €500m in it”. He denied any knowledge of the dispute relating to the cohort of ex-civil servants. It now transpires that the accord has become a permanent feature of the Scheme. We believe it contravenes Sn 46(4) of the 1983 Act.

At the request of the An Post Branch, the President of the RCPSA made representations to An Post and to the Trustees of the Scheme. On 12 December, the Company Secretary told her: “The cap on increases plays a fundamental role in the operations of the Scheme – it limits the risks of a deficit arising in the future and helps to maintain the Company contribution at a rate that is sustainable. For these reasons the Company does not have any plans to remove it”. The Secretary also confirmed that the company contribution to the fund is to remain at 8% “going forward” making it one of the lowest in the commercial semi-state sector.

The Chairman of the Trustees informed the President on 9 December that: “The Trustees do not agree that Sn 46 of the 1983 Act gives pre-1984 employees who transferred to An Post an entitlement to pension increases based on pay parity. The Trustees are advised that the proper interpretation of this provision is that the test applies at the point of transfer, i.e. it is a transitional provision intended to ensure that transferring employees were not worse off than they were immediately before the transfer. It does not require an ongoing comparison of benefits into the future”. Therein lies the dispute around interpretation.

Pensioners of the Dept of Posts & Telegraphs were paid parity-based increases since the early 1970s and An Post continued the practice from 1984 – 2014... a period of over 50 years. No Minister ever departed from exercising discretion on that basis. The ex-civil servants in An Post were given to understand that that custom and practice would continue. That was the meaning they took and were given to understand in Departmental Council Report 1635;

Minister Jim Mitchell's personal letter of "assurance" to them in July 1983; Minister John Wilson's statement in the Dáil on 19 May 1982 that the proposed transfer "would not result in any worsening of the superannuation conditions applicable to them as civil servants"; Sn. 46(4) of the 1983 Act; and their Assignment Letter.

Sn 46(4) was not mentioned nor described anywhere as being merely a "transitional provision". The Departmental Council Report stated: "Section 46 of the Act provides comprehensive protection for the pension entitlements of transferred staff. In addition, the Working Party agreed that transferred staff would have the option of having pension benefits based on the civil service pension scheme or on the pension schemes of An Post or Bord Telecom Eireann as appropriate when these have been drawn up and approved. This arrangement will give transferred staff the option of having their superannuation benefits determined by reference to the approved company scheme or by reference to the civil service scheme operative at the date of entitlement to such benefits. It was agreed that such an option would be available for two years after the approval of each company's own superannuation scheme". We didn't pursue that "option" when we were guaranteed such "comprehensive protection" in the future.

The term "transitional provision" was introduced in recent years as An Post and the Trustees lawyered up to push back against the claim of this cohort of pensioners. In 1983, it would have been totally unacceptable to staff and the POWU if they knew that pensions could be diluted in the manner they have been with the word "comprehensive" now taking on a new meaning. At that time, parity-based increases were a matter of fact and nothing to the contrary was ever proposed or agreed during the two years of negotiations.

The Dept of Communications confirmed recently that the files relating to the two years of preparations for the largest ever transfer of civil servants to the public sector cannot be located. It is mysterious that official records are now missing, as well as the evaporation of contemporaneous evidence and institutional wisdom on the Official Side. This is a major concern at a time when officials have chosen to treat Sn 46(4) as a 'living document' where words are being re-defined to suit today's cost-saving agenda that is supported by Ministers.

I listened to two days of detailed legal argument in the Vodafone case in the Court of Appeal in December when the issues of "discretion" and "interpretation", along with significant references to Sn 46 of the 1983 Act, were teased out by the three legal teams involved. Hopefully, the court's decision, expected in the near future, will shed some light on those key issues.

For the remaining cohort of 3,700 pensioners, I believe a Legal Opinion from a suitably experienced Senior Council is now necessary to provide independent guidance on this very complex situation. The financial hardship being endured by many members, especially those on low level pensions that are less than the state pension, is immoral and unjust.

Matt Moran (mattmoran2021@gmail.com)
Chairman of An Post Branch

Coillte

For those of our friends and colleagues who have an interest in the Irish language Coillte simply translates as wood. As far back as living memory goes state employee's entrusted with the management and administration of publicly owned woodland likely started their careers within the Dept of Lands which also embraced the Land Commission.

Following changes of Government and over the passage of time responsibility rested within various Dept's until in 1989 responsibility was vested in a semi state structure and Coillte was created. Ministerial responsibility is within the DAFM. Since then, an Irish word with a simple translation has become the commercial name of 5% of the land base of the state and the place of employment of many great and dedicated servants of the state. It is also the place from which many of the aforementioned state employee's have retired.

Membership of the RCPSA can and indeed currently provides many services and benefits to those who have retired from Coillte and the various Dept's where they started their careers. Amongst the many benefits of membership are the services of a focused and effective lobby group, a social network, and the enhancement of knowledge on many relevant issues inclusive of pension entitlement's, social welfare matters, and health care.

I urge all retired Coillte staff and indeed those who have seen service in the Dept's from which Coillte was established to join RCPSA you will be pleasantly surprised and the richer for it.

Looking forward to meeting many of ye at our network of region meetings, saying welcome and of course great to see you again.

Jim O Connor
Vice President

TEAGASC BRANCH

Many thanks are due to the individuals, retired and serving staff of Teagasc, who had the initiative to research joining the RCPSA back in 2017. Thank you to the members of RCPSA Council for the most heartening welcome and encouragement extended to Teagasc retirees when we joined and became members with a representative on council. The Teagasc Branch was formed in 2018.

As Teagasc retirees are spread throughout the country it is difficult to meet up regularly. We hold our annual general meeting every March, where members of Council and members from other branches are welcome, have attended, and have discussed many topics which are of interest and informative to members. These topics include subjects such as survivors' contributory pension (previously known as widows/widowers pension), making a will, enduring power of attorney, ensuring surviving partner has access to funds and other topics which may be of interest to members. This is also a social event where friends and ex colleagues meet up, have a chat, a drink or can catch up on the latest news over lunch.

The RCPSA keeps us all up to date on current issues such as pay agreements, budgets etc.. Many of our group were unaware of the many items discussed. RCPSA are very informative on issues related to various government schemes e.g. Age related entitlements. As the RCPSA strives to grow membership, I would like members to discuss joining with retired colleagues, who are not yet members, to join. Many of those non-members may not even be aware of the existence of the organisation and could be missing out on some of the benefits they are entitled to.

Gerry Quinlan



CONSTITUTION

1. Name of the Association

The name of the Association shall be "The Retired Civil and Public Servants' Association" (RCPSA) and, in Irish, Comhlachas Iar-Sheirbhíseach Poiblí agus Stáit.

2. Main Objects of the Association

The Main Objects of the Association shall be:

- (a) To promote and to safeguard the pensions of members, and
- (b) To support and to represent the interests of members in relation to financial, health, welfare, security and cultural matters impacting on them.

3. Subsidiary Objects

As objects ancillary to the attainment of the Main Objects, the Association shall have the following Subsidiary Objects:

- (a) To engage and make representations and submissions to Members of the Government / Departments and other relevant agencies on issues of concern to members.
- (b) To provide a forum for analysis and debate, and the formulation of responses to anticipated developments that may impinge on the lives and welfare of members.
- (c) To liaise and co-operate as appropriate with public service, public sector and other relevant trade unions.
- (d) To liaise and co-operate with like-minded organisations to advance matters of common interest.
- (e) To provide enhanced benefits for members across areas such as various insurance types, purchasing discount schemes, etc.
- (f) To facilitate mutual support, networking opportunities and social occasions for members to encourage and foster a culture of friendship and comradeship in retirement.
- (g) To issue public statements on matters pertaining to the achievement of the Objects of the Association.
- (h) To do all things necessary or incidental or conducive to the attainment of the Objects of the Association, and
- (i) The funds of the Association shall be applied to carrying out the Objects of the Association and in defraying the expenses of management and administration.

4. Core Values

The core values and operating practices of the Association are as set out in the Code of Conduct, the Conflict of Interest Policy, and the Financial Procedures Manual, all of which support this Constitution. These values are:

- **Governance:** Compliance with the provisions of this Constitution, a commitment to best governance practices and controls, and compliance with relevant statutory and fiduciary obligations.
- **Integrity:** A commitment to transparency, truthfulness, honesty and respect in all dealings and decision-making, and avoidance of conflicts of interest.
- **Confidentiality:** Respectful of treating information confidentially.
- **Equality and Fairness:** Being person-centred, treating all members equally, and being accountable to the members.

5. Membership of the Association

Membership of the Association shall be open to:

- (a) Persons in receipt of civil and public service pensions and to pensioners of such other current or former public service / sector organisations as may be determined by the Association from time to time.

(b) The Association has already determined that persons in receipt of pensions from Teagasc, An Post, Eircom / Eir, Coillte, and the Irish Aviation Authority / Air-Nav Ireland may become members of the Association.

(c) The spouses of deceased members of the Association.

(d) Except as applies under (e), on joining, new members will be assigned to the branch in the area where they live, or if no such branch exists, they will be assigned to the branch nearest to their place of residence.

(e) On joining, new members in receipt of pensions from the companies at (b) above will be assigned to the branch representing members from those companies where such branch exists. If no such branch exists, they will be assigned as set out at (d) above.

(f) The Association shall maintain a Register of Members.

6. Membership Subscriptions

(a) The annual membership subscription shall be as determined by the Annual General Meeting.

(b) The annual membership subscription for the spouses of deceased members of the Association shall be half the annual membership subscription determined under Article 6(a).

(c) Payment of subscriptions shall be by deduction from pension under arrangements made between the Association and the paying authority or by standing order or bank transfer to the Association's bank account each year. In exceptional cases, cash payment will be accepted by the Honorary Treasurer of the Association.

7. Governance of the Association

(a) The members are the supreme decision-making authority within the Association which is an unincorporated body.

(b) The Association shall be managed by a Council which is elected by the members at the Annual General Meeting.

(c) The Council shall carry out its mandate in accordance with this Constitution, which is supported by a Code of Conduct, a Conflict of Interest Policy, a Grievance Procedure, and a Dispute Resolution Procedure.

8. The Council

(a) The Council shall have overall responsibility for the financial affairs of the Association.

(b) The Council shall consist of the following Officers: President, Vice President, Honorary Secretary, and Honorary Treasurer, and not more than eleven ordinary members.

(c) The Council Members shall be elected by members of the Association at the AGM. Candidates for election shall be nominated and seconded and shall signify their willingness in writing to act if elected.

(d) Officers and Members of the Council shall serve for one year and they shall be eligible for re-election at the end of their term, but no Officer shall be eligible to serve more than five consecutive years in the same role effective from the date of this Constitution coming into force.

(e) The Council may, at its discretion, co-opt members in addition to those elected at the AGM but not so as to exceed a total membership of eighteen. It may also appoint Officers to fill vacancies arising throughout the year.

(f) The Council shall appoint an Assistant Treasurer whose duties shall be to assist the

Honorary Treasurer in maintaining the Register of Members and reconciling it with subscriptions received in accordance with audit requirements.

(g) The Council shall meet together to execute its business, adjourn and otherwise regulate their meetings as they think fit. Matters arising at any meeting shall be decided preferably by consensus. In the absence of consensus, a matter shall be decided by a vote of the members present. In a case of equality of votes, the President shall have a second or casting vote.

(h) The Council shall normally meet once each month, or at such other interval as the President, or the Vice-President in the absence of the President, may decide. The quorum for a Council meeting shall be eight, one of whom must be an Officer. Members unable to attend a meeting must notify the Honorary Secretary accordingly. A member who misses three consecutive meetings without due cause will be deemed to have resigned. A schedule of meetings held during the previous twelve months shall be included in the Annual Report showing the list of attendees.

(i) The Council shall be empowered to pay expenses incurred in conducting the affairs of the Association and to fix and pay appropriate honoraria. Details of such honoraria (including tax implications for the Association) shall be included in the financial statements of the Association.

(j) The Council may engage an employee(s) as may be necessary for the efficient conduct of the Council's business and shall be responsible for setting their remuneration and other conditions of employment.

9. Committees of the Council

The Council may establish committees to assist it in the discharge of its business. Each Committee shall have responsibility to formulate policy and to conduct oversight of its mandate as defined by its Terms of Reference approved by the Council. No decision or recommendation of any Committee shall be deemed valid until approved by the Council.

10. The Governance, Risk and Oversight Committee

(a) The Committee shall be comprised of two members elected at the AGM, two suitably experienced individuals - internal or external to the Association - appointed by the Council, and an independent chairperson appointed by the Council.

(b) The Committee shall act independently of the Council and shall hold office until the end of the next AGM at which their successors are elected or appointed. Its role shall be advisory and shall be:

- (i) To consider and review compliance with the provisions in the Constitution and other governance policies and procedures of the Association.
- (ii) To monitor the financial affairs of the Association.
- (iii) To recommend auditors to the Council, and
- (iv) To identify risks to the Association.

(c) The Council shall fill any vacancies that arise on the Committee between Annual General Meetings of the Association.

(d) The Committee shall meet at least twice per year or as often as it considers necessary and shall submit a report to the Council after each such meeting. It shall meet with the Council as deemed necessary by either party.

(e) Any issues or concerns that the Committee brings to the notice of the Council shall receive prompt attention.

(f) The Committee shall have the right to bring an issue to the notice of the AGM.

11. Records of the Council

(a) The Association shall keep minutes of the names of Members present at each meeting of the Council and the Committees of the Council, and all proceedings and resolutions at such meetings.

(b) It shall be noted in the minutes, indicating the item(s) for which a member was present if he/she was attending only part of a meeting.

(c) The minutes when duly signed by the Honorary Secretary and the Chairperson of the meeting and dated shall be retained carefully by the Honorary Secretary and passed on to his/her successor as official records of the Association.

(d) Minutes of the meetings of the Council shall be confidential unless otherwise agreed by the Council.

12. Financial Management

The income of the Association shall be applied solely towards the promotion of its Main and Subsidiary Objects as set forth in this Constitution. No portion of the Association's income shall be paid or transferred directly or indirectly by way of payment, bonus or otherwise howsoever by way of profit to members of the Association.

(a) The Council shall have responsibility for the financial affairs of the Association and be accountable for same in accordance with the Financial Procedures Manual.

(b) The financial year of the Association shall end on 31 December.

(c) All monies received as subscriptions or otherwise by the Association shall be lodged to a bank account(s) opened in the name of the Association as approved by the Council.

(d) All disbursements on account of the Association shall be drawn on such bank or banks and authorised by any two of the following, i.e. President, Vice President, Honorary Treasurer, and Honorary Secretary.

(e) The surplus funds of the Association shall be invested in the name of the Association in such trusts or securities, including real property, as the Council may decide from time to time.

(f) Notwithstanding that the Association is an unincorporated not-for-profit association, the accounts of the Association shall be audited annually by an external auditor.

(g) Legal costs can only be incurred with the agreement of the Council.

(h) Legal action by or on behalf of the Association or any constitutional body within the Association can only be taken by the Council.

(i) The Treasurer (or an Officer of the Association nominated by the Council) shall bring members at Annual General Meetings up-to-date on:

(a) the status of any legal action taken by the Association or any legal action threatened or initiated against the Association, and

(b) the resulting potential financial implication for the Association.

13. Indemnity Insurance

(a) Members have a duty to act bona fide for a proper purpose and for the benefit of the Association, to disclose any personal interest or profit which may conflict with the interests of the Association, and to use due care, skill, and diligence in the exercise of their functions.

(b) The Association will maintain Indemnity Insurance to ensure that Members of the Council, Standing Orders Committee, or other duly established Committees of the Association who incur any civil liability in the course of carrying out their official functions on behalf of the Association will not be liable for any damages or financial costs arising, provided they have

acted honestly and in good faith and in accordance with this Constitution and other policies of the Association.

14. Use of Private Cars on Association Business

Individuals using and driving their private cars on Association activities shall confirm to the Honorary Treasurer of the Association that they are in full compliance with the Road Traffic Acts.

15. Branches of the Association

(a) Members residing within convenient reach of each other, or having a shared employment history, may be constituted a Branch of the Association by the Council, on receipt of a request signed by not fewer than twenty such members.

(b) Each Branch shall hold an AGM before the end of February each year and shall elect a Chairperson, Vice Chairperson, a Secretary, a Treasurer (or alternatively, a Secretary / Treasurer) and a Branch Committee to serve in a voluntary capacity and shall notify their contact details to the Council.

(c) The Chairperson or Secretary shall maintain liaison with the Council on behalf of the members of the Branch.

(d) The Council shall meet Branch operating expenses within limits laid down by the Council from time to time.

(e) The frequency of and the procedure at Branch meetings shall be a matter for determination by each Branch but shall be in accordance with good practice.

(f) A Branch may not communicate on Association business with any Government Minister or Minister of State, Public Representative, Government Department, or with the media, without the prior written agreement of the Council.

(g) A key function of a Branch shall be to recruit, within its area, new members for the Association, to keep its members informed of Association activities and to report at regular intervals to the Council on Branch activities.

(h) The Council shall keep the Branch informed at regular intervals regarding the activities of the Association

(i) A Branch may organise social functions for members within financial limits set out by the Council.

16. Consultative Forum

(a) A Consultative Forum meeting shall take place twice per year on dates to be decided by the Council with one such meeting being held between the AGM and 30 September. Members of the Council and Branch Chairpersons and Secretaries will be entitled to attend the Consultative Forum. In the event that either or both Branch Officers are unable to attend, the Branch Committee may nominate representatives to attend in their place.

(b) The Secretary will issue notification of the date, time and venue of the Consultative Forum meetings to each Branch Secretary 14 days in advance of the meeting. Where the Council deems it necessary, a Special Consultative Forum meeting may be called. In the case of a special meeting of the Consultative Forum the notice to be given shall be reduced to 7 days.

17. Annual General Meeting (AGM)

(a) The policy of the Association shall be determined by the membership at the AGM which, as the supreme policy-making authority, shall have the power to pass a resolution to revoke or to vary any decision taken previously by the Association.

- (b) The AGM shall consist of the Council and the members of the Association.
- (c) Such other persons as the Council invite may attend an AGM but may not vote thereat.
- (d) The AGM shall be held not later than 31 May each year on a date and time and at a venue to be decided by the Council.
- (e) The Honorary Secretary, not later than twelve weeks prior to the date of the AGM, shall advise members and Branch Secretaries of the date, time and venue of the AGM, and invite Branches to submit nominations and motions to form part of the agenda.
- (f) Nominations and motions may only be submitted by Branches of the Association and by the Council. Individual members may submit motions and nominations to their branch for consideration and, if agreed, they shall be submitted by the Branch to the Honorary Secretary of the Association.
- (g) A Branch may make nominations for the offices of President, Vice President, Honorary Secretary, Honorary Treasurer, for membership of the Council, of the Standing Orders Committee, and two members of the Governance, Risk and Oversight Committee to be elected at the AGM.
- (h) Nominations, motions and proposals to amend the Constitution shall be received, on the appropriate form which is downloadable from www.rcpsa.ie, by the Honorary Secretary on behalf of the Association not later than 1st April.
- (i) All nominations and motions received by the due date shall be noted by the Council as soon as is practicable after 1st April.
- (j) A final agenda, nominations and motions at (h) above together with the recommendations of the Standing Orders Committee and a copy of the Annual Report, shall be issued by the Honorary Secretary to all members not later than two weeks prior to the meeting.
- (k) The President, after consulting with the Standing Orders Committee, may accept emergency motions from branches other than motions proposing a change in the Constitution including an alteration in the amount of annual subscription, provided the motions are given, in writing, to the Honorary Secretary before the commencement of the AGM.
- (L) Once the AGM has commenced, additions to the agenda may be accepted by the Standing Orders Committee only if in their opinion it meets the following:
- It is a matter of major importance to the interests of the members which cannot be postponed,
 - Is time limited, and
 - Requires immediate discussion and decision.
- If it meets these conditions, the matter, with the agreement of Chairperson of the meeting, may be placed on the Agenda of the meeting for discussion and decision.

18. Conduct of Annual General Meetings

The business of the AGM shall include:

- (a) Consideration of recommendations of the Standing Orders Committee.
- (b) Consideration of Annual Report and Accounts of the Association.
- (c) The order of business at the AGM shall be determined by the Standing Orders Committee in consultation with the President.
- (d) Consideration of any other business as may be submitted by the Council and approved by Standing Orders Committee.
- (e) Consideration of motions. Each motion shall be proposed and seconded. If a proposer and seconder are not present when the motion is called, the motion shall be deemed

to have fallen.

- (f) The President of the meeting may call for a 'motion be now put', or a member may propose such when a motion has been sufficiently discussed. The President shall put the motion to the meeting giving the proposed the right of reply before doing so. Speakers on any motion shall have such time as shall be at the discretion of the chair.
- (g) (i) Save as may otherwise be provided for in this Constitution voting at an AGM shall be decided by a simple majority.
(ii) Decisions at an AGM to amend this Constitution shall be decided by a two-thirds majority of members voting.
(iii) Each voting member shall be entitled to one vote only.
- (h) Election of Officers.
- (i) Election of eleven ordinary members of the Council.
- (j) Election of the Standing Orders Committee.
- (k) Election of two members of the Governance, Risk and Oversight Committee.
- (L) Ballot papers for elections shall be issued to each member eligible to vote at the AGM.
- (m) Tellers shall be appointed by the President / chairperson of the meeting.
- (n) A candidate for any elective office at an AGM may not be appointed a teller at that meeting.

19. Standing Orders Committee

- (a) A Standing Orders Committee consisting of not more than three members shall be elected at the AGM.
- (b) Members of the Standing Orders Committee shall hold office until the end of the AGM at which their successors are elected. Any vacancy arising between meetings shall be filled by a member of the Association appointed by the Council.
- (c) A member of the Council or of the Governance, Risk & Oversight Committee may not at the same time be a member of the Standing Orders Committee.
- (d) The Standing Orders Committee shall elect a Chairperson from among its members and shall regulate its own procedures in accordance with good practice. Two shall constitute a quorum at meetings of the Standing Orders Committee.
- (e) The Standing Orders Committee shall meet with the President prior to each AGM on a day to be decided by its Chairperson and the President to consider the business proposed for the AGM.
- (f) The Standing Orders Committee shall make recommendations, as it deems necessary in accordance with this Constitution as to the order in which the business of each meeting should be taken for the purpose of the efficient conduct of the meeting. The Standing Orders Committee may with the consent of a Branch, or the Council if the proposer, make composite motions on similar topics. The acceptance or otherwise of any such proposed composite motion for discussion will be subject to the approval of the AGM.
- (g) The Standing Orders Committee may also meet during each AGM and make such recommendations, as it deems necessary from time to time to facilitate the business of the meeting.
- (h) The Standing Orders Committee may also recommend procedures for the better conduct of AGMs generally. Its recommendation shall be considered by the AGM and decided on by a simple majority of the members voting at the meeting. If adopted, they shall become part of the Standing Orders of the Association.

- (i) The order of business at the AGM shall be determined by the Standing Orders Committee in consultation with the President.
- (j) The Standing Orders Committee shall also recommend to the AGM the procedure for holding elections to any office at the AGM. Such procedure shall include the arrangements for the distribution of the ballot papers, the arrangement for the collection of the ballot papers, the arrangements for the counting of the ballot papers and the arrangements for the announcement of the results of the elections.
- (k) The adoption of the Report of the Standing Orders Committee shall be subject to the approval of the AGM.

20. Extraordinary General Meeting

- (a) An Extraordinary General Meeting (EGM) of the Association may be convened at any time by the Council at its discretion.
- (b) An EGM of the Association shall be convened by the Council at any time on receipt of a request signed by not fewer than fifty members, who are drawn from at least five branches, stating clearly the purpose for which the meeting is being requested.
- (c) Discussion and decisions at an EGM shall be confined to the purpose for which the meeting is convened. At least ten days' notice of an EGM shall be given to members.
- (d) For the purpose of this Constitution, the term "AGM" shall include Annual and Extraordinary General Meetings.

21. How the Association Conducts its Activities

- (a) The Association shall conduct its activities at all times in a fair, transparent, and democratic manner and in accordance this Constitution and the Code of Conduct.
- (b) Any grievance by a member(s) arising within the Association, or any dispute arising between constitutional bodies of the Association (Council; Committees of the Council; The Governance, Risk & Oversight Committee; The Standing Orders Committee; or a Branch) shall be dealt with through the Grievance Procedure or the Dispute Resolution Procedure respectively.

22. Privacy Notice

The Association shall only collect and store the minimum amount of information about a member that is necessary for its interaction with members in order to fulfil its objectives. Personal data shall be stored securely and only accessible by authorised personnel to ensure that it is kept private and secure. Personal data shall be kept up to date and shall only be retained whilst the data subject is a member of the Association or for the necessary period thereafter to comply with audit requirements. Consent for such use of personal data is provided for in the Association's Membership Application Form. The Privacy Policy of the Association is updated regularly.

23. Emails Policy

The Association shall adhere to professional standards and maintain a respectful tone in all emails about the operations of the Association. Offensive, derogatory, or inappropriate language and content are strictly prohibited. Members at every level of the Association should refrain from sending or forwarding any content relating to the operations of the Association that is discriminatory, harassing, defamatory, or violates any laws or regulations in the course of their activities as members of the Association.

24. Dissolution or Winding-up

The Association shall be dissolved or wound-up only by a vote of members at an EGM

or AGM. If upon the dissolution or winding up or of the Association there remains, after satisfaction of all debts and liabilities, any assets whatsoever, it shall not be paid to or distributed among the members of the Association. Instead, such assets shall be given or transferred to some other organisation(s) having main objects similar to the main objects of the Association. The organisation(s) to which the property is to be given or transferred to shall prohibit the distribution of the assets among their members to an extent at least as great as is imposed herein on the Association. Members of the Association shall select the relevant organisation(s) at or before the time of dissolution. Final accounts shall be prepared that will include a section that identifies and values any assets transferred along with the details of the recipient(s) and the terms of the transfer.

25. Amendment to this Constitution

This Constitution may be amended only by a motion tabled in accordance with Article 18(g) (ii) and passed by a two-thirds majority of the members voting at such meeting.

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(This Constitution was adopted by members at an Extraordinary General Meeting of the Association held in the Ashling Hotel, Dublin on Wednesday, 29 May 2024)

RCPSA Code of Conduct

1. Introduction

The RCPSA is committed to being honest and ethical in its operations and dealings and adhering to the highest standards of governance in its financial and management practices, and to behave responsibly and transparently towards its members and those with whom it interacts.

The Code of Conduct supports our commitment to protect the Association's reputation. Creating a professional and caring environment depends upon each member taking responsibility for their own conduct, in consideration of the principles set out in this Code and in the policies and practices of the Association.

2. Guiding principles

This Code is based on the following principles as set out in the Constitution:

- Governance and accountability
- Integrity and transparency
- Confidentiality
- Equality and Fairness

3. Standards of Behaviour

Members have a duty:

- to behave appropriately by treating all colleagues fairly and with courtesy and respect.
- to act bona fide for a proper purpose and for the benefit of the Association,
- to use due care and diligence in the exercise of functions entrusted to them,
- to disclose any personal interest or profit which may conflict with the interests of the Association.

4. Privacy Statement

The RCPSA seeks to comply with GDPR in the way it manages the personal data of its members. Its Privacy Statement sets out how it complies with data protection requirements. The Association is committed to staying up to date on relevant laws and will engage in appropriate training as required.

5. Use of Recording Devices at meetings is Prohibited.

The proceedings at meetings of the RCPSA shall not be recorded by audio or video electronic or other such devices without the expressed agreement of the chairperson of such meeting and the individuals in attendance.

6. Email Policy

The Association adheres to professional standards and maintains a respectful tone in all emails dealing with the operations of the Association:

- Offensive, derogatory, or inappropriate language and content are strictly prohibited.
- Members at every level of the Association must refrain from sending or forwarding any content relating to the members or the operations of the Association that is discriminatory, harassing, defamatory, or violates any laws or regulations during their activities for or on behalf of the Association.

7. Code is Supported by Other Policies

This Code of Conduct is supported by the *Conflict-of-Interest Policy*, the *Financial Procedures Manual*, the *Grievance Procedure*, the *Dispute Resolution Procedure*, and the *Privacy Statement*. These documents and the Constitution are the suite of governance policies and procedures of the Association.

8. Failure to comply with the Code.

Failure by a member to comply with this Code of Conduct may result in his/her actions being referred to the Council for investigation and appropriate action as the Council deems warranted in accordance with the Constitution and the Grievance Procedure and the Dispute Resolution Procedure.

9. Periodic Reviews of the Code

This Code will be reviewed by the Council every 2-3 years to ensure that it is appropriate for changing circumstances and in the light of experience.

10. Application of the Code

This Code applies to all Members of the RCPSA.

RCPSA Conflict of Interest Policy

1. Introduction

The Council of the Retired Civil and Public Servants' Association (RCPSA) is responsible for the governance and functioning of the Association and is accountable to its members. The Association is widely regarded amongst its members for its honesty, integrity and transparency which are vital to its overall reputation and success. The Council puts particular emphasis on the importance of the reputation of the Association.

To maintain this positive reputation, it is incumbent on the Members of the Council and of Committees of the Council to conduct their activities in a manner which demonstrates high ethical standards, and avoids conflicts of interest as set out in its governing framework – The Constitution of the RCPSA. This document compliments the Constitution.

2. Conflicts of Interest

A conflict of interest is defined as a situation in which a person has a private or personal interest that could influence or be seen as capable of influencing the objective exercise of his or her official duties as a Member of the Council or of a Committee.

Those with a conflict of interest are expected to absent themselves from decisions where such a conflict exists. The reason for this can vary upon the circumstance. For an individual, the standard advice for dealing with a conflict of interest is to: a) recognise it; b) disclose it; and c) remove themselves from the discussion and decision-making on the issue.

The purpose of this policy is to protect the integrity of the RCPSA's decision-making process; to enable members and stakeholders to have confidence and trust in the Association; and to protect the integrity and reputation of Council Members and Committee Members.

A person has a financial interest if the person has, directly or indirectly, through business, investment or family:

- An ownership or investment interest in any entity with which RCPSA has a transaction or arrangement;
- A compensation arrangement with RCPSA or with any entity or individual with which RCPSA has a transaction or arrangement; or
- A potential ownership or investment interest in, or compensation arrangement with, any entity or individual with which RCPSA is negotiating a transaction or arrangement.

Compensation includes direct and indirect remuneration as well as gifts or favours that are not insubstantial. A financial interest is not necessarily a conflict of interest. A person who has a financial interest will have a conflict of interest only if the Council or Committee decides that a conflict of interest exists.

3. Dealing with a Conflict of Interest

(a) Duty to Disclose

In connection with any actual or perceived conflict of interest, an interested person must disclose the existence of the financial or other interest and be given the opportunity to disclose all material facts to the Council or Committee with Council delegated powers considering the proposed transaction or arrangement.

(b) Determining whether a Conflict of Interest Exists

After disclosure of the financial or other interest and all material facts, and after any discussion with the interested person, he/she shall leave the Council or Committee meeting while the determination of a conflict of interest is discussed and voted upon. The remaining Council or Committee Members shall decide if a conflict of interest exists.

(c) Procedures for Addressing the Conflict of Interest

- An interested person may make a presentation at the Council or Committee Meeting, but after the presentation, he/she shall leave the meeting during the discussion of, and the vote on, the transaction or arrangement involving the possible conflict of interest.
- The President of the Council or the Chairperson of a Committee shall, if appropriate, appoint a disinterested person or committee to investigate alternatives to the proposed transaction or arrangement.
- After exercising due diligence, the Council or Committee shall determine whether RCPSA can obtain with reasonable efforts a more advantageous transaction or arrangement from a person or entity that would not give rise to a conflict of interest.
- If a more advantageous transaction or arrangement is not reasonably possible under circumstances not producing a conflict of interest, the Council or Committee shall determine by a majority vote of the disinterested Council or Committee Members whether the transaction or arrangement is in RCPSA's best interest, for its own benefit, and whether it is fair and reasonable. In conformity with the above determination it shall make its decision as to whether to enter into the transaction or arrangement.

4. Violations of the Conflict of Interest Policy

(a) If the Council or a Committee of the Council has reasonable cause to believe a Member has failed to disclose actual or possible conflicts of interest, it shall inform the Member of the basis for such belief and afford the Member an opportunity to explain the alleged failure to disclose.

(b) If, after hearing the Member's response and after making further investigation as warranted by the circumstances, the Council or Committee determines the Member has failed to disclose an actual or possible conflict of interest, it shall take appropriate action to avoid the conflict of interest.

5. Records of Proceedings

The minutes of meetings of the Council and Committees with Council delegated powers shall contain:

- (a) The names of the persons who disclosed or otherwise were found to have a financial or other interest in connection with an actual or possible conflict of interest, the nature of the financial or other interest, any action taken to determine whether a conflict of interest was present, and the Council's or Committee's decision as to whether a conflict of interest in fact existed.
- (b) The names of the persons who were present for discussions and votes relating to the transaction or arrangement, a summary of the discussion, including any alternatives to the proposed transaction or arrangement, and a record of any votes taken in connection with the proceedings.

The participation of a Council Member or Committee Member, with the conflict of interest at a Council or Committee meeting, in approving the subsequent minutes of that meeting where the disclosure was made and subsequent actions taken does not constitute a conflict of interest because approval of the minutes is merely affirmation of what took place at the meeting in question.

6. Compensation / Honoraria

- (a) A Member of the Council who receives compensation / honoraria, directly or indirectly, from RCPSA for services is precluded from voting on matters pertaining to that Member's compensation / honoraria.
- (b) A Member of any Committee whose jurisdiction includes compensation / honoraria matters and who receives compensation / honoraria, directly or indirectly, from RCPSA for services is precluded from voting on matters pertaining to that Member's compensation / honoraria.

7. Statements of Understanding and Compliance

Each Member of the Council or Member of a Committee with Council delegated powers, and the Honorary Secretary shall sign a statement which affirms such person:

- (a) Has received a copy of this Conflict of Interest Policy,
- (b) Has read and understands the policy, and
- (c) Has agreed to comply with the policy.

Such statement shall be filed securely by the Honorary Secretary as a record of the Association.

8. Respect for the Spirit of the Policy

This policy is meant to supplement good judgment. Council Members and Committee Members should respect its spirit as well as its wording.

9. Periodic Reviews

In order to ensure that it operates in a manner consistent with best practice and does not engage in practices that could jeopardise its reputation, periodic reviews of this policy shall be conducted. The periodic reviews shall, at a minimum, include the following subjects:

- (a) Whether compensation / honoraria arrangements are reasonable and based on good practice elsewhere in the voluntary sector.
- (b) Whether partnerships and arrangements with service providers conform to RCPSA's written policies, are properly recorded, and reflect reasonable investment or payments for goods and services.

10. Application of this Policy

Whilst this Policy applies chiefly to Members of the Council and of Committees, Branch Committees are also expected to comply with it for good practice.

Financial Procedures Manual

1. Introduction

The RCPSA is an unincorporated not-for-profit association whose income from membership subscriptions is applied solely to the promotion of its Objects. It is governed by a Council elected by the members. Its main governing instrument is its Constitution which is supported by a Code of Conduct and a Conflict-of-Interest Policy.

At the heart of financial management is the concept of financial control which calls for appropriate financial policies and procedures to be in place. The purpose of this Financial Procedures Manual is to set out the financial policies and procedures which have been developed to enable the efficient, transparent and accountable management of the Association and to monitor and protect its financial and legal health. It is designed to assist the Council, but the Honorary Treasurer in particular, in managing the financial affairs of the Association.

The Honorary Treasurer has day-to-day responsibility for administering the finances of the Association, including keeping financial accounts, preparing financial reports, and identifying and managing risk. All financial transactions are clearly documented and recorded in books of accounts to facilitate proper financial reporting, easy referencing and clear audit trail.

The Assistant Treasurer, appointed by the Council, assists the Honorary Treasurer in maintaining the Register of Members and reconciling it with subscriptions received in accordance with audit requirements.

The Governance, Risk & Oversight Committee monitors and carries out oversight on the financial affairs and general operations of the Association as per Article 10 of the Constitution.

This Manual elaborates on Articles 12, 13 and 14 of the Constitution, and forms part of the institutional wisdom of the Association.

2. Income

- The primary income source of the Association is from membership subscriptions.
- The subscription for full and for associate membership is determined by the Annual General Meeting (AGM) of the Association.

2.1 Internal Controls

- The Honorary Treasurer is responsible for processing and maintaining accurate records.
- Income received by the Honorary Treasurer will be immediately recorded including by name of the payer, address and the value.
- The database of cash/direct payers will be updated immediately on receipt of the payment and a receipt will be issued to the payee.
- Receipts / acknowledgements will be issued, and copies retained by the Honorary Treasurer for all cash and cheques and produced to the Auditor at the time of Audit.
- Incoming cheques and cash will be lodged promptly to the Association's bank account.
- Un-opened mail of the Association will be kept in a secure place until dealt with.

- Regular reconciliations will be presented to Council Meetings to ensure income records agree with bank statements.
- Outstanding debt and collection procedures (cash / direct payers' arrears) will be reviewed biannually, and reminders and final letters issued where necessary.

3. Expenditure

- All expenditure will be supported by sufficient documentation to verify the expenditure as a valid expense of the Association.
- Purchasing procedures will include adequate consideration of value for money principles by ensuring quotes and tenders are sought where appropriate.
- All recurring purchasing from service providers will be reviewed on a regular basis to ensure best value for money principles.
- Approval levels agreed by Council will be in place for payments of T&S and all payments in excess of €500 will require authorisation by the President or Vice-President.
- Purchase invoices will be checked for accuracy including comparison against original order and records of goods actually received.
- Once approved invoices will be initialled by approver, marked as 'approved' by the Honorary Treasurer and posted to the relevant account.
- Monthly checks will be made by the Honorary Treasurer to ensure expenditure records are accurate and agree with bank statements.
- All purchases will be accurately recorded in the Association's accounting system so as to adequately disclose details of expenditure.

4. Management Accounts

- The Honorary Treasurer shall forward monthly management accounts and corresponding Bank statement to all Council Members in advance of Council meetings.
- The management accounts will be prepared in line with the format agreed by the Council.
- Management accounts will report a breakdown of all income and payments during the accounts period.
- The schedule of payments, where relevant, will give a clear analysis of net honoraria paid together with entries for tax, USC and Employee PRSI and Employers PRSI paid on such honoraria.
- Membership fluctuation from the previous month will be reflected in the management accounts under each sector.

4.1. Annual Accounts

- The Council of the RCPSA will ensure the financial statements are prepared in line with the agreed format and accurately represent the RCPSA financial position and comply with regulatory and statutory requirements.
- The Honorary Treasurer shall keep in such form as may be approved all accounts and records of all monies received or expended by it.
- The RCPSA will prepare its annual accounts using the accruals basis.
- The Honorary Treasurer will maintain on file a schedule of accruals and prepayments together with supporting documents which will be provided to the auditor during the audit of the annual accounts.
- The Honorary Treasurer will deliver to the auditor all the financial records with backup verification material, including travel and subsistence claims/payments, exceptional payments and honoraria to facilitate completion of the audit in a timely manner.

- The financial year of the Association shall end on 31st December.
- Notes to the Accounts will explain in greater detail how figures have been calculated where this is not obvious from the financial statements.
- The audited annual accounts will adequately disclose details of expenditure including disclosure of any related party transactions.
- An auditor will be appointed annually by the Council on the recommendation of the Governance, Risk & Oversight Committee. On appointment the auditor will issue a Letter of Engagement to the Honorary Treasurer. This Letter will be discussed by Council in advance of the President and the Honorary Treasurer signing it.
- The auditor will be supplied with ID and proof of address by the Officers of the Association.

5. Travel and Subsistence Expenses

On receipt of a valid claim the Council shall be empowered to pay travel and subsistence to Members of Council, Members of the Governance, Risk & Oversight Committee, Members of the Standing Orders Committee, and delegates nominated by their branch to attend the Consultative Forum.

- Prior approval for the use of private car/vehicle must be obtained by a Council or Committee Member from the Treasurer or the President when public transport, where available, is not used for attendance on RCPSA business. Such Member, using their own private vehicle, must confirm that he/she holds a valid full Irish driving licence, that the vehicle is compliant with the Road Traffic Acts, and is insured for use for RCPSA purposes
- Expenses are eligible for payment, only where the individual incurred the expense in the course of carrying out the Association's business.
- Expense claims must be submitted monthly and no later than 16 days from the end of the year in which the expense is incurred.
- Only essential travel should be undertaken with public transport being used wherever possible.
- Motor travel rates shall not exceed the rates agreed by Council.
- Subsistence rates shall not exceed the rates agreed by the Council.
- Claims for travel and subsistence will be submitted to the Honorary Treasurer on the standardised T&S form.
- Claims for incidental expenses such as tolls, taxi fares and parking charges claimed on the standardised T&S form must be accompanied by a valid invoice/receipt.
- All claims will be subject to independent checks and approvals.
- Payment will be made by cheque or EFT.
- Cheques will require dual signatories to approve all such payments.
- Responsibility for prompt processing of claims will rest with the Honorary Treasurer.
- All supporting documentation to validate expenses will be retained by the Honorary Treasurer for a minimum period of 6 years.
- All standardised T&S claim forms will be retained by the Honorary Treasurer for a minimum period of 6 years.
- The standardised T&S form will record name, address, date of journey, reason for journey/expense, amount claimed, kms. travelled, starting and destination points, basis for subsistence e.g., daily rate, overnight.
- The expense claim will include a declaration by the claimant that the claim is accurate and incurred on the business of the Association.
- It is the responsibility of the claimant to claim correctly in accordance with relevant procedures approved by the Council.

5.1. Non-T&S Payments

- Where authorised non-T&S expenses are necessarily incurred in the performance of their duties by a Member of the Council; Governance, Risk & Oversight Committee; or the Standing Orders Committee, the Council will be empowered to re-imburse the claimant on receipt of a fully completed standardised non-T&S form together with sufficient documentation to verify the expense as valid.
- All non-T&S claims will be submitted to the Honorary Treasurer monthly and no later than 16 days from the end of the year in which the expense is incurred.

6. Honoraria

- The Council shall be empowered to fix and pay honoraria to Officers.
- Gross honoraria will be voted by Council Members in the absence of recipients of honoraria to avoid conflict of interest.
- In advance of voting, a minute-taker will be nominated to record details of the proceedings.
- The gross honoraria voted for each Officer will be communicated to the Honorary Treasurer and Honorary Secretary for recording purposes.
- The cost of such honoraria and any gift vouchers to Officers shall not exceed 20% of subscription income of the Association based on the most recent accounts approved at AGM.

6.1 Legal Obligations

- The Council will ensure compliance with its obligations under the Tax Consolidation Act 1997.
- The Honorary Treasurer will provide the auditors with all details necessary to facilitate the filing of accurate returns in this regard.

7. Bank Accounts

- Any bank or credit union accounts opened or closed in the name of the Association shall be properly authorised by four Officers of Council who are signatories to the accounts and shall be reported to the Governance, Risk & Oversight Committee and to the auditor.
- The Council will regularly review the costs, benefits and risks of the current bank accounts
- Bank statements will be reconciled at least monthly and any discrepancies will be recorded and subsequently resolved.
- Direct debits, standing orders, transfers and cheque payments will be reviewed on a monthly basis for correctness.
- A list will be maintained of all bank and credit union accounts held.
- Updated bank mandates will be maintained for all bank accounts and debit cards held.

7.1 Cheque Payments

- There will be four signatories to the bank account two of whom must sign all cheques to comply with the bank mandate.
- Cheque books will be kept in a safe place with access restricted to the Honorary Treasurer.
- Monetary limits placed on payments by cheque will be strictly complied with, requiring prior approval from the President or Vice President as per No. 3 above.
- All cheque payments will be entered in the recording system by the Honorary Treasurer with cheque number, date, nature of payment and payee.
- All uncashed cheques outstanding will be recorded monthly in the bank reconciliation.

- All cheques will be signed only after sight of the documentary evidence of the nature of the payment.

7.2 Online Banking and Security

- Online banking access will be restricted to Officers who require it as approved by the Council, and a list of those with approved access will be retained.
- PIN and passwords will be changed regularly to mitigate the risk of compromising security and will be ceased promptly when the user is no longer an Officer of the Association.
- The Honorary Treasurer will monitor arrangements in place for direct debits and standing orders to ensure automatic payment arrangements are cancelled when the goods or services are no longer being supplied to the Association.
- Regular checks will be made by the Honorary Treasurer to ensure that security details are not compromised in any way.
- PCs and other ICT devices of the Association will be kept secure with up-to-date anti-virus, spyware software and a personal firewall.

7.3 Branch Accounts

- The Council will meet Branch expenses within limits laid down by Council from time to time.
- There shall be four signatories to all Branch account cheques to include the Honorary Treasurer of the Association.
- Receipts for all branch expenses should be retained and forwarded with Bank statements to the Honorary Treasurer when required.
- Branch accounts will be reconciled annually by the Honorary Treasurer and will form part of the audited accounts of the Association.

8. Annual Budget

- The Council will prepare a budget of its expected income and expenditure at the start of each financial year.
- The Council will aim to manage expenditure within the approved budget.
- A comparison of the budget with the actual financial position of the Association will form part of the financial reporting to the Council.

9. Assets and Investments

- An inventory of the assets of the Association will be compiled annually and filed by the Honorary Treasurer.
- The surplus funds of the Association shall be invested in the name of the Association in such trusts or securities as the Council may decide.
- Surplus funds will be lodged to a bank account in the name of the Association pending any investment decision.
- Surplus funds are funds in excess of one year's operating costs excluding honoraria as shown by the most recent audited accounts of the Association approved by the AGM.
- Professional advice will be taken by the Council where appropriate on the selection or disposal of investments.
- Where investments are held, such investments will be supported by written agreements so that title is clearly known.
- Investment accounts will be appropriately accounted for, reconciled and independently reviewed for the purpose of financial and year-end reporting.

10. Monitoring and Oversight

- The role of Governance, Risk & Oversight Committee, which is advisory and independent of the Council, is set out in Article 10 of the Constitution.
- The Committee will receive financial reports from the Honorary Treasurer detailing the financial performance and position of the Association.
- The financial report will include:
 1. The latest management accounts with copy of bank statements.
 2. A comparison of budget v actual financial position.
 3. Explanation for variances between budgeted and actual financial position.
 4. Confirmation that the Association has complied with its statutory tax obligations.
- The annual audited accounts will be presented to members at the AGM for consideration and approval.

11. Up-dating

This manual will be reviewed and updated as necessary by the Council.

*This Financial Procedures Manual was approved by the Council at its meeting held on
September 2024*

Grievance and Dispute Resolution Procedure

Introduction

The RCPSCA is committed to promoting and maintaining good relations and fostering the commitment and morale of members. Members at all levels within the Association should respect the dignity of other members and treat them in a respectful manner.

Having good governance covering all aspects of the Association's activities can ensure that rights and responsibilities are clear from the outset. Having an established procedure for airing grievances and resolving disputes arising between members and organs of the Association, relating to the conduct of the work of the Association, is a means of ensuring that disputes are resolved expeditiously and as close as possible to the point of origin.

When dealing with grievances or disputes between members or units of the Association, the Association shall at all times adhere to the principles of natural justice and fair procedure. This Grievance and Dispute Resolution Procedure is the agreed method for resolving grievances or disputes within the Association. It will be reviewed as necessary by the Council in the light of experience.

The following process enables members or units of the Association to express and to resolve grievances or disputes in an agreed and fair manner.

Scope of the Procedure

The scope of this procedure covers both complaints raised by an individual member or a group of members concerning some aspect of membership of the Association and issues that may arise in dispute between two or more constitutional bodies of the Association. Only a complaint that is in writing and signed can be examined.

Informal Procedure

Most routine grievances or disputes are capable of being resolved on an informal basis without recourse to this Procedure. Before invoking the Grievance and Dispute Resolution Procedure, a member(s) or one of constitutional bodies of the Association should raise the matter informally with the Honorary Secretary who will make every effort to resolve the issue as quickly as reasonably practicable. If the Council is involved in the issue, it may be raised with the Honorary Secretary.

A grievance or a dispute must be raised quickly. Whilst recognising the voluntary nature of the Association, the Council will strive to ensure that matters that arise are dealt with quickly and informally in direct discussions.

Formal Procedure

If the grievance or dispute cannot be resolved through the informal process, then the formal dispute resolution procedure may be invoked unless all parties agree to the extension of time for the informal process. On receipt of a formal complaint, the matter may with the agreement of the parties be referred to mediation whereupon the Council shall appoint an independent and suitably qualified mediator.

- a) Where mediation fails to result in settlement of the grievance or dispute the parties to the dispute shall be referred to an Adjudicator for a determination.

- b) Within 10 working days, the Adjudicator shall engage with the complainant requesting them to expand on their complaint, and to submit all relevant information.
- c) On receipt of any written submission and any supporting evidence, the Adjudicator will remit all relevant papers to the Respondent, affording them the opportunity to reply.
- d) The Adjudicator may in his/her absolute discretion, decide whether a hearing is necessary in order to resolve the dispute. The Adjudicator shall have the power to call for such additional documents and information from the parties as he/she shall, in his/her absolute discretion, require. The Adjudicator's decision will be communicated to the relevant parties as soon as possible, but no later than 15 working days of any hearing.
- e) The Adjudicator shall act impartially and may take the initiative in ascertaining the facts and the law. He/she may request the parties to submit any information. He/she may, having first notified the parties, obtain from other persons information and advice as deemed necessary.
- f) The Adjudicator's costs arising out of the resolution of any dispute shall be borne by the Association.

Appeal

If either the Complainant or the Respondent are unhappy with the determination of the Adjudicator, they may appeal it by notifying the Honorary Secretary in writing within 10 working days. In submitting an appeal, the appellant must specify the aspects of the determination being appealed and the grounds of the appeal. The Council shall appoint an Adjudicator to conduct the appeal. If the Council is involved in the issue, the Honorary Secretary shall make the appointment.

The appeal will be conducted on the basis of the report and determination provided by the adjudicator, and neither the Complainant nor the Respondent shall be permitted to introduce any new material that was not provided to the that Adjudicator. The Complainant and the Respondent will be invited to make submissions and reply to the other party's submissions as part of the appeal process. The decision in respect of the appeal will, insofar as it is practicable, be issued within 21 working days of the receipt of the appeal. This time period may be extended on notice to the parties.

The Adjudicator will convey his/her determination to the Complainant(s) and to the Respondent (s) and notify the Council accordingly.

If the Council is involved in the issue, the Honorary Secretary will be notified. This will conclude the process.

RCP SA Governance, Risk & Oversight Committee Terms of Reference

The Committee is established under Article 10 of the Constitution. Its role, which is advisory, is to:

- Monitor compliance with the provisions in the Constitution other governance policies and procedures of the Association.
- Have regard to how the Association has communicated its longer-term vision and its commitment to achieving its Objects;
- Advise the Council of any risks which it considers might undermine the continuity and resilience of the Association;
- Monitor the financial affairs of the Association; and
- Recommend auditors to the Council.

Article 10 of the Constitution The Governance, Risk and Oversight Committee

- (a) The Committee shall be comprised of two members elected at the AGM, two suitably experienced individuals - internal or external to the Association - appointed by the Council, and an independent chairperson appointed by the Council.
- (b) The Committee shall act independently of the Council and shall hold office until the end of the next AGM at which their successors are elected or appointed. Its role shall be advisory and shall be:
 - (i) To consider and review compliance with the provisions in the Constitution and other governance policies and procedures of the Association.
 - (ii) To monitor the financial affairs of the Association.
 - (iii) To recommend auditors to the Council, and
 - (iv) To identify risks to the Association.
- (c) The Council shall fill any vacancies that arise on the Committee between Annual General Meetings of the Association.
- (d) The Committee shall meet at least twice per year or as often as it considers necessary and shall submit a report to the Council after each such meeting. It shall meet with the Council as deemed necessary by either party.
- (e) Any issues or concerns that the Committee brings to the notice of the Council shall receive prompt attention.
- (f) The Committee shall have the right to bring an issue to the notice of the AGM.

Members of the Committee 2024/25

Ciara O'Callaghan (Chairperson, Galway), Niall Byrne (Dublin), Siobhan Broaders (Dublin), Pdraig Maloney (Athlone), and Sean Hosford (Dublin).



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Doibí Águs Scáil

Established 1945

As the recipient of a public service/sector pension, I wish to apply for membership

Official Name/Ainm: (Block letters)

Home Address/Seoladh including
Eircode (Block letters)

Email Address: (Block letters)

Mobile:

Landline:

My last employing Dept/body was:
or

I am applying as the widow/widower of a former public servant/public sector worker

I agree to comply with the Constitution and other policies of the Association

My Consent

I consent to the RCPSA sharing my information with my pension provider to enable the deduction of my membership subscription.

I am aware that the RCPSA will inform me about its activities and upcoming events through mail and the newsletter. It may also wish to use other means when sending such communications.

I consent to hearing from the RCPSA when appropriate by: Email
Text

I am aware that I can withdraw my consent at any time by contacting the RCPSA at treasurer@rcpsa.ie

The Privacy Policy of the RCPSA is available on www.rcpsa.ie

Signed: _____

Date: _____

Payment Methods

Pensioners paid by the NSSO, An Post, Eir - Complete Panel 1.

Pensioners of Coillte, Teagasc and other members for whom direct deduction from pension is not an option – Complete Panel 2.

**This Application Form when completed should be posted to:
The Honorary Treasurer, The RCPSA, Box 908, An Post, Togher, Cork T12C825**

PANEL 1 Mandate to deduct my membership subscription and transfer it to the RCPSA

To: NSSO

I authorise the deduction from my pension the sum of €20 annually to be deducted spread evenly over my pension payments throughout the year, until further notice, in respect of my subscription to the Retired Civil and Public Servants Association. I request the amount be transferred monthly to the RCPSA bank account.

Pension number Group number

If you have not yet retired and have not yet been allocated a Pension number, please leave that box blank and we will follow up after you retire. Expected retirement date is

.....

Signed Date

To: An Post Pensions Administration

I authorise the deduction from my pension the sum of €20 annually to be deducted spread evenly over my pension payments throughout the year, until further notice, in respect of my subscription to the Retired Civil and Public Servants Association. I request the amount be transferred monthly to the RCPSA bank account.

Pension number Group number

Signed Date

To: Eir Superannuation Division

I authorise the deduction from my pension the sum of €20 annually to be deducted spread evenly over my pension payments throughout the year, until further notice, in respect of my subscription to the Retired Civil and Public Servants Association. I request the amount be transferred to the RCPSA bank account.

Pension number Group number

Signed Date

PANEL 2

As I do not have access to the deduction from pension scheme, I wish to pay my annual subscription of €20.00 by Standing Order into the RCPSA bank account. Please forward to me a Standing Order Form for completion and return to the Hon. Treasurer.

Signed Date



Why Should I Join?

→ About Us

Established in 1945, the RCPSA has a membership of almost 7,000 former state employees.

The RCPSA is affiliated to the Alliance of Retired Public Servants who represent c.150,000 public servants on pension related matters. The Alliance of Retired Public Servants is affiliated to the Irish Senior Citizens Parliament.

→ What We Do

- Promote the interests of all retired members
- Safeguard members' pensions and benefits.
- Make representations and submissions to Government Ministers, Departments and other State Agencies to improve conditions for members.
- Provide a forum for analysis and debate on areas of concern to retirees.

How to Join RCPSA

→ Membership

The annual membership is €20 and can be paid in the following ways:

- Deduction from your pension - subject to your Pension Provider having the facility to provide the service. The NSSO, An Post and EIR provide this service.
- Direct Debit.
- In exceptional cases a different method can be agreed with the Treasurer of the Association.

→ How to Join

Complete and return an application form to: The Secretary RCPSA, An Post Box 908, South City Delivery Office, Togher Industrial Estate, Cork, T12 C825.

Our application form is available to download from our website at: <https://rcpsa.ie/join-us/>

→ Local Branches

Currently there are 14 branches of the Association throughout the country. These are:

- An Post
- Athlone
- Cork
- Dublin
- Galway
- Kildare
- Mayo
- Midlands
- Mid-West
- North-East
- North-West
- Sligo
- Teagasc
- Wexford

Each branch holds meetings throughout the year. Details of your local Branch Officers can be provided on request.

Contacts:

 <https://rcpsa.ie/>

 info@rcpsa.ie

 087 1317 062





RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhatais na Seibhthoach Dúlaí Águs Stáit Cúiteáid 1945

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- Sligo
- Teagasc
- Wexford



Contacts:

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 info@rcpsa.ie

 087 1317 062





RCPSA Mayo Branch Meeting



Galway Branch Christmas Lunch 2024

