

Newsletter

Summer edition

2020 No 96



ANZ Pensioners' Association UK

Message from Richard Dawson - Head of UK & Europe and Patron of the ANZ Pensioners' Association UK



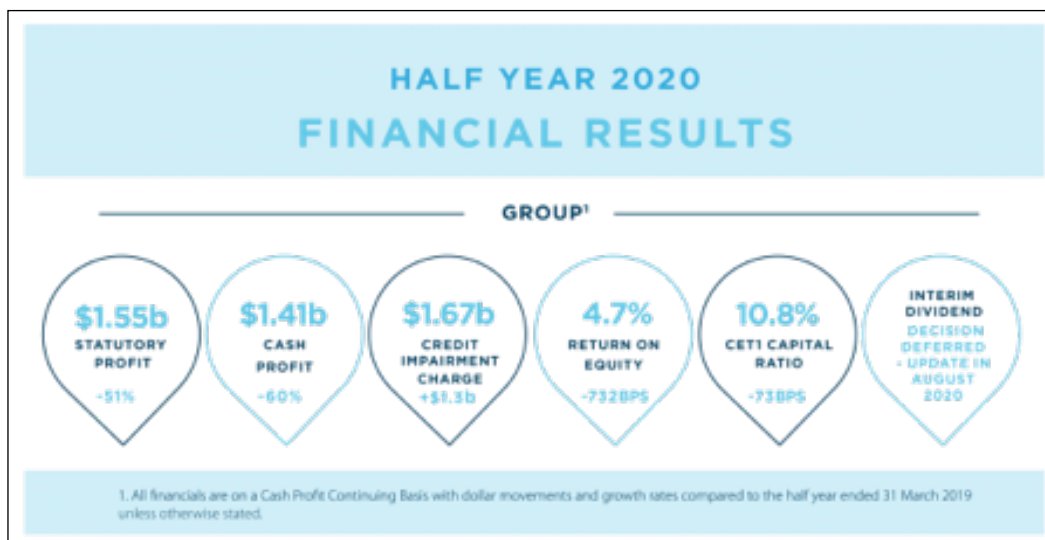
It's my pleasure to address you for the first time as ANZ's Head of UK & Europe. I hope that you and your loved ones are safe & well in these extraordinary and unprecedented times.

I have very much enjoyed my first six months in the UK, and was delighted to have been appointed permanently to the role at the beginning of April. I have been impressed with the energy and drive of the ANZ Europe team, and particularly humbled how fantastically everyone has pulled together over the last three months. Despite working in a very challenging environment, the team is continuing to deliver for our customers, each other and our shareholders.

I am sure you are interested to know how we are operating during this crisis. First and foremost, the health and safety of our team members, their families and the general community is our priority, and we made the decision before the crisis took hold to encourage everyone to work from home if they could. As the crisis escalated and the government announced an official lockdown in late March, the vast majority of our team have been working from home, and we were well prepared for this situation.

If I were to point to two critical areas that have enabled effective working in such a physically remote environment, it would be teamwork and good communication. The team has excelled on this front, and we have all been well supported by a robust technology platform that Dave Cooke and his team have adapted and evolved as the work from home setting has become "bau". Our plans for an eventual return to the office are already well advanced, taking direction from the official government and regulatory advice. I hope that when I write to you next I will be able to tell you about a successful return to the office!

ANZ's financial performance has not been immune to the crisis, and we've seen a substantial reduction in profitability that is reflected in our half year 2020 result, with statutory profit down 51% year on year. This



decline was driven primarily by credit impairment charges of A\$1.674 billion that included increased credit reserves for COVID-19 impacts of A\$1.031 billion. Furthermore, the valuation of investments in Asian associates was impaired by A\$815 million, largely due to the impact the virus is having in those markets. The ongoing uncertainty also resulted in the Board deferring its decision on the interim dividend until there is greater clarity regarding the economic impact of COVID-19.

The Group share price is 27% below 2020 highs, and our group CEO Shayne Elliott acknowledged that

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Message from Richard Dawson - Head of UK & Europe and Patron of the ANZ Pensioners' Association (Cont'd from P1)

ANZ's share price fall has caused our shareholders significant pain.

Our customers are experiencing unprecedented stress – many are devastated, with their jobs and income at risk, and the knock to peoples' wellbeing cannot be underestimated.

Closer to home, the business in Europe has performed strongly, contributing to Institutional Division's 10% increase in overall revenue, and adding value across the network and in our home markets. Europe continues to be a key part of ANZ's strategy.

A bit about me. I am originally from Scotland and have been "offshore" since the early 1990s. Prior to joining the team in Europe, I was based in Hong Kong leading ANZ's Loans & Specialised Finance business for all markets outside Australia and New Zealand. That followed 10 years in Asia with KPMG advising corporates, FIs and governments on fund raising, and RBS running the Asian Corporate Debt Capital markets team. This followed 11 years with ABN AMRO in London and a range of roles in natural resources, balance sheet management and syndication.

I'm really excited to have the opportunity to lead the team in Europe. The business is performing strongly and I am looking forward to working with the team to develop and grow the franchise.

I'll sign off by echoing Shayne Elliott: ANZ came into this crisis in good shape - financially, operationally and culturally, and we have a lot to be proud of. In Europe we have a strong client base and an experienced and mature team, both great ingredients to ensure we will emerge from the COVID-19 crisis in good shape.

All the best, stay safe.

Richard

MESSAGE FROM THE CHAIRMAN



It is actually just over 3 months since I was writing this message for our last Newsletter. At the time, I alluded to the Coronavirus in the context of a few cancelled holiday trips.... That seems an age ago and a lot has happened in the intervening period.

Firstly, I am pleased to report that ANZ has appointed a new Head of UK & Europe, Richard Dawson who also becomes our new Patron. On behalf of our members, we wish him well in his new role and look forward to being able to meet him soon. In the meantime, I thank him for his contribution to the Newsletter with the update on the ANZ Group business, the half year's results and the office working environment in the current crisis.

Otherwise we have seen some dramatic changes in our lifestyle in the past months. Despite some easing of lockdown restrictions no one seems to be able to let us know when or if we will ever get back to some form of normality.

The requirement to observe social distancing is somewhat at odds with our Association's core activities, i.e. social gatherings. This has meant that our forthcoming events have been cancelled or put on hold for the time being. This Newsletter includes updates and advice about our events and other information which we hope you will find useful. We have tried to remain positive and only cancelled events where there is no realistic possibility of being able to organise them. On the other hand, with the agreement of the respective organisers, we have left the option open for them to go ahead if feasible and safe to do so when their events are scheduled.

One event that will go ahead is our AGM. However, as you will see we plan to run this using video conference facilities and I apologise to those who will have difficulty using this technology. Unfortunately, we don't see any other option this year.

The lockdown has also impacted the Association's administrative processes and Newsletter production. I would like to take this opportunity to thank those who responded to our appeal to switch from post to online readers of the Newsletter. We have been able to reduce the number of printed and posted copies by over 20%.

One highlight from the recent weeks has been the feedback I have been getting that some of you have been keeping in touch with each other during the lockdown and I know that this has been appreciated by all involved in undertaking some of these calls. From a personal point of view, I appreciated phone calls that I received from our two new centurion members. Firstly, Jean Kelman whose birthday was in April and more recently John Cruickshank who was 100 on the 20th May. Both phoned to thank me for the gifts that were sent to them on behalf of the Association and you will find articles with photos later in the Newsletter. I should make special mention of John Cruickshank who is the oldest surviving holder of the Victoria Cross. It is an amazing story and there is an excellent 30-minute BBC documentary about it on YouTube and I have posted the link in the Newsletter and on our website noticeboard; it is well worth watching.

One piece of good news, I have managed a couple of rounds of golf in the last couple of weeks; more for the exercise than the skill you will understand. In fact, that reminds me, that there is a new name for a form of golf shot. It is called a "Dominic Cummings" – a long drive that goes out of bounds, but without any penalty!

In closing, I do hope that we can have a more positive outlook to report when we get around to our Autumn Newsletter. Most importantly, stay safe, say thanks to the NHS staff and keyworkers and we all look forward to renewing our social activities in a safe environment soon.

Peter Smith

EDITORIAL



I certainly would not have believed all that has happened since I last sat down to write an editorial. The pandemic has impacted all of our lives in some way and I thought it would be nice for you to share stories of what has happened to you during lockdown.

It's especially important that we all stay safe and well during this time. From my perspective the saying 'it's the simple things in life that matter' is very true. With this in mind here are some of the little things that have brought some 'excitement' to our lives over the last three months:

- Getting a delivery slot from the supermarket.
- Checking out van deliveries in the street to see who is getting what from whom.
- Taking part in the weekly clap on Thursday nights to see those who are 'hidden' behind doors for the rest of the week.
- The day the green garden bins started being collected again. Watching to see 'will they, won't they turn up'.
- How long will my husband leave it until he asks me to cut his hair? He thinks he blew it when he asked 'I may need you to cut a bit off my ears' and then realised what he had said. Surprise, surprise, he hasn't mentioned it again. He's coping with his curly locks.
- From my side I haven't let him near my hair as he is happiest in the garden so his thoughts could turn to 'which way would you like the stripes?' and he would be more at home using secateurs for the job too!
- The moment when a local small supermarket stocked plain flour.
- Resurrection of the old bread pudding recipe as we can't waste anything especially those last few bits of bread.
- Being able to hear and see the birds around us whether it is in our parks or gardens or even when out for a daily walk...

I was lucky enough to join the Kent lunch in March which took place at the end of a very wet week. Somehow I managed to get off the train one stop too early and ended up walking the two miles to The Little Brown Jug as I worked out that this would be quicker than waiting another hour for the next train. I did not take into account all the flooding that had taken place in Kent even up to the day before and at one point I had to go on my toes in the middle of the road to avoid wet feet. That will teach me to make sure I concentrate harder next year. Here is one of the photos I took of the flooding along the way. I arrived with ten minutes to spare and it was all worth it as the lunch was great fun.



One of the better things during these difficult times is that the weather has been dry as queuing for shopping or anything else in the rain and wind would not be great.

It's sad that so many of the social functions have had to be put on hold this year but staying safe and well for you all is much more important and you never know it may be possible to reinstate some of these once guidance is received to do so. Thank you to the RLOs for all their help with these.

I look forward to catching up with Members again once it is safe to do so.

Kind regards
Mary
mary.lipscombe@btinternet.com

ANZ UK Staff Pension Scheme Information

There is no doubt that the present Coronavirus crisis is having a profound impact on the world economy and international markets. Consequently, many Pensioners have been asking about the status of our own Pension Scheme.

As we go to press, the Trustee and the Scheme's Auditors are working towards signing off the report and financial statements for 31 December 2019. The Chairman's statement in the formal Trustee Report will also cover the current position re COVID-19 and this statement will be included in the usual Trustee Annual Newsletter which will be sent out later in the Summer.

Pensioners may also have seen the following statement in the notes field of their April pay advice:

Covid -19: Printing and posting items in response to queries is currently very limited. Wherever possible please contact the ANZ Pensions Team by email on PensionsAdministration@anz.com or call 020 3229 2518 or 020 3229 2519.

The Trustee can assure you that the Scheme's funding position remains strong and there will be no change or disruption to your pension payments. Please call ANZ Pensions with any queries.

We have been asked to stress that if members do have any queries, they should contact the ANZ Pensions Team preferably by phone or email using the details above. However, any post sent to 40 Bank Street is being forwarded to the Team to deal with at regular intervals, although response times will be slightly extended because of this extra step. Please also be aware that for security reasons the Pensions Team still require any instructions to change where your pension is paid to be made in writing.

ANZ PENSIONERS' ASSOCIATION NOTICEBOARD

- **As promised** in the Chairman's Message on page two the following is the link to the **John Cruickshank YouTube film** about his VC winning patrol :- <https://www.youtube.com/watch?v=mraRXijlAUc>
- **Thank you** to everyone who is now receiving the Newsletter online. If there are more of our members who are happy to move to an online version please let us know by emailing admin@anzpauk.co.uk.
- **The ANZ Pensioners' Association** no longer regularly attends the ANZ offices. You are able to contact our Administration Team on admin@anzpauk.co.uk or you can still write to us at our usual ANZ address but mail is only able to be forwarded on an ad hoc basis.
- **Please send** articles and/or photos of items of interest for the Newsletter to The Editor, Mary Lipscombe, via email to mary.lipscombe@btinternet.com or mail hard copies to ANZ Pensioners' Association UK, 40 Bank Street, Canary Wharf, London E14 5EJ.
- **If there is anything else** you would like to see included in the Newsletter please let us know at admin@anzpauk.co.uk or send to the address above.
- **Publishing deadline** for the next Newsletter in the Autumn is: 31st October
- **Don't forget** that under new Society rules if you have any ex-colleagues who worked for the Bank for more than 7 years and have reached the age of 55 and even if they haven't taken an ANZ pension they are still entitled to join the ANZ Pensioners' Association and should contact us at admin@anzpauk.co.uk or write to ANZ Pensioners' Association UK, 40 Bank Street, Canary Wharf, London E14 5EJ
- **If anyone is interested** in becoming an RLO or serving on the Committee please contact the Association – details can be found above.

SOCIAL

Kent Lunch – 6 March 2020

It looks like this lunch will have been the last Association sponsored lunch for a while as it occurred only a couple of weeks before the introduction of the "lockdown".

The Kent lunch was held at The Little Brown Jug at Chiddingstone Causeway. We had another good turnout with 39 attendees. Those in attendance included: *Meagan Bates, Janet Brown, Edward and Jill Bell, Pam Brackpool, Ray Brooke and Margaret Pembro, Colin and Audrey Coleman, John and Beryl Coleman, Roger and Carole Davies, Linda and Ian Dibben, Ted Fenwick, Marjorie Flinton, Julie Russell, Roy and Joyce Gibbs, Marie Hall, Doris Holyoak, Neil and Karen Jones, Chris and Sue Karaolis, Mary Lipscombe, Colin and Jennifer Martin, Rita Miller, Linda Moore, John and Eve Otley, Mike Rice, Petranella Rigney, John and Theresa Sibbett and Peter and Sheila Smith.*



SOCIAL

Forthcoming Social Events

SPECIAL NOTICE RE COVID-19: At the time of going to press it is not possible to make any assumptions about whether any of our scheduled lunches or other events can go ahead during the rest of this year. However, the organisers have confirmed that they are happy to proceed with these events if the lockdown rules are eased sufficiently for them to take place and the venues can confirm our bookings. Therefore, if you would like to attend any of the events you should proceed as follows:

1. Contact the organiser and provide them with your email or phone number.
2. The Organiser will let you know when they are able to confirm whether or not the event will proceed, how to arrange payment and any other arrangements.
3. Please do not pay any money until such time as the organiser confirms that the event will proceed and what the cost will be.

The status of all events will be reported via regular updates on our website.

Minerva Club

The next meeting will be held on **Friday 18 September**, subject to any lockdown rules and venue availability. If it can proceed, we will put a notice on the website noticeboard and hopefully it will be at the usual time and venue; i.e. 3pm at the Mug House in Tooley Street near London Bridge.

Annual Reception

We regret that we have had to cancel this event for this year. Anyone who has already accepted the invitation announced in our last Newsletter will have been notified and any payment will have been refunded. If you have any enquiries concerning this event please contact Mike Turner (Treasurer) via email mike.turner@ntlworld.com or telephone 01932 248 031.

London Lunch

This is scheduled to take place on **Monday 7th September**. It will be held at the same venue, TAS restaurant in Borough High Street near London Bridge and includes a 3 course meal including wine and coffee. If you would like further information or to record your intention to attend if possible, please contact Peter Smith on 01732 352630 or by email to pjsmgb@btinternet.com

Mid and West Sussex Lunch.

The Mid and West Sussex lunch is due to be held at The Birch Hotel, Haywards Heath, on **Thursday 24th September**, commencing at 12.30 pm with a welcoming drink, followed by a three-course lunch with wines in the Sussex Room. If you would like further information or to record your intention to attend if possible, please contact Anne Chapman at Manora, Gravelly Lane, Lindfield, West Sussex, RH16 2SJ, telephone 01444 482755 or email archapman@btinternet.com

Golf Day at Hever Castle Golf Club

This event is due to be held on **Friday 25th September** from 9am. The plan for the day includes a bacon roll and coffee on arrival, 18 holes on the Club's Championship course followed by a sandwich lunch and prizes. If you would like further information or to record your intention to participate if possible, please contact Peter Smith on 01732 352630 or by email to pjsmgb@btinternet.com

Scotland Lunch

This lunch is due to be held on **Wednesday 7th October** in the New Club, Princes Street, Edinburgh. Invitations will be sent out nearer the event to those in Scotland (Area 1) but if you would like to be included for this event, please get in touch with Jock Laing via email jock@aldertree.co.uk or telephone 01330 822854.

Orpington and Hayes Lunch

The Orpington and Hayes lunch is due to be held on **Thursday 22nd October** at the Bromley Court Hotel. Invitations will be sent out nearer the time to all those in the Orpington and Hayes regions, plus any who have previously attended the lunch. If you would like to be added to the list, please advise Theresa Sibbett on 01689 859565 or theresa.sibbett@sky.com

AGM

The AGM will now be held via video link on **Friday 27th November**. Further details on how to join this meeting are included on page 12 of this newsletter and on the website noticeboard.

CENTURION PENSIONERS

John Cruickshank – 100 years old

Congratulations to John Cruickshank who celebrated his birthday on 20 May at his home in Aberdeen.



John is a well-known member of our Association not only following a successful career with the former Grindlays Bank and its former corporate entities, but also because of his distinguished service record with the RAF during the second world war.

Born in Aberdeen in 1920, John started work with the Commercial Bank of Scotland in 1938. At the outbreak of war, he was called for service with the Royal Artillery, but in early 1941 he applied for a transfer to the RAF. After spending time in Canada and the USA, he was awarded his pilot wings in July 1942 and returned to England. In 1943, he joined 210 squadron as a pilot on Catalina flying boats (see image) based in Scotland.

By mid-1944, John was an accomplished and experienced Flight Lieutenant and on 17 July took off with his 10-man crew on a mission that was to earn him the Victoria Cross. Their task was to provide cover for the British Home Fleet against submarine attack in the Norwegian sea. During the mission they encountered a U-boat on the surface which they sank after their second pass. However, they encountered heavy anti-aircraft fire during the attack on the U-boat, killing their navigator and injuring four others, including John who sustained 72 shrapnel wounds, including pierced lungs and significant blood loss from several wounds to his lower limbs.

The following is an extract from the final part of his Citation. Quote: *“By pressing home the second attack (on the U-boat) in his gravely wounded condition and continuing his exertions on the return journey with his strength failing all the time, he seriously prejudiced his chance of survival even if the aircraft safely reached its base. Throughout, he set an example of determination, fortitude and devotion to duty in keeping with the highest traditions of the Service.”*



John Cruickshank (2nd left) celebrates his 99th birthday last year with some of our members. Alas, lockdown rules put pay to any similar lunch arrangement this year.

John is the RAF’s last living recipient of the Victoria Cross. He has been a long-standing member of the RAF Association and is currently President of the Aberdeen Branch.

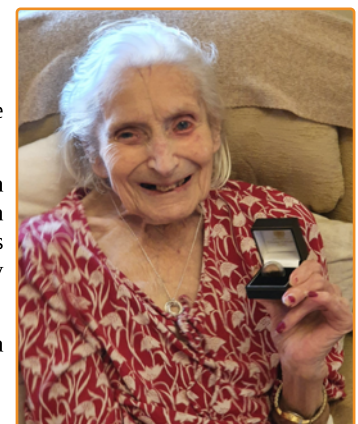
John left the RAF in 1946 to resume his banking career with the Commercial Bank of Scotland and then Grindlays Bank until he retired in 1976. His career is neatly summarised in the following extract from the Grindlays House Magazine (Minerva) in April 1976. Quote: *John Cruickshank V.C. retires from the Bank at the end of March after a very successful career, during which he earned the admiration and respect of all members of the staff. First posted overseas to India in November 1952 he saw service in Aden, Somalia, India, Nigeria and Sri Lanka where he had been General Manager since 1974. All of us who knew John were proud to have been associated with him and the citation he received during the war will always have a distinctive place in the Bank's history.* Unquote

Jean Kelman - 100 Years Old

Congratulations to Jean Kelman who celebrated her 100th birthday on the 13 April. Jean’s late husband, Steve, was originally employed by the National Bank of India.

Jean is in good health despite breaking her leg a week before her birthday which required an operation and 5 days stay in hospital. Unfortunately this meant that Jean had to spend her birthday in self-isolation at the care home in Somerset where she now lives. The Coronavirus lockdown measures have also meant that she has been unable to celebrate her birthday with any family members but they are looking to rectify this when the lockdown measures are eased.

Until a few years ago, Jean was a regular attendee of the local area annual lunch organised by area RLO, Keith Blackie..



MEMBERS' LETTERS/ARTICLES

Pensioners' Memories - A Golf Tournament in Zambia



The attached photo has been received from John Blench. It was taken in Chingola, Zambia, after one of the frequent golf tournaments held on the Copper Belt in the early 70s.

The cast from the left reads: *Colin O'Brien, Terry Revell, Bill Harley, Geoff Dodge, John Blench, Des Burnie, Graham McCracken & Eddie Southam.*

Tales of the Lockdown

Pensioner and Regional Liaison Officer, Peter Newman and his wife Carol, are the proud owners of a new 4-piece suite consisting of 2 settees and 2 easy chairs ordered on 1 January and which were eventually delivered on the 18 May post the first relaxations of lockdown. However, the furniture store wouldn't allow its delivery team to cross the threshold, so Peter and Carol had to set to!

Just to complete this story, they had been advised pre lockdown that the manufacturers had delivered the items to their local store and they would deliver them on a Wednesday, which turned out to be lockdown Wednesday. Therefore, they decided to clear their house of the old suite which they arranged to be collected by the Dogs Trust charity on the previous day, Tuesday.

No delivery occurred on the agreed Wednesday because of the lockdown and so for 9 weeks Carol and Peter have had just two chairs to sit on and they were not that comfortable either!


SOCIETIES & CLUBS

ANZ Wine Society

Along with other social functions all future Wine Club events will continue to be put on hold.

If anyone has any questions or needs further information please contact Kay Davis on kayyDavis@hotmail.com or sandscevents@gmail.com

Bracklesham Bay



Bracklesham Bay

















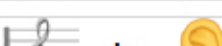






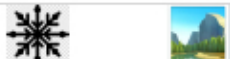

In line with government guidelines, it is with regret that we still need to continue the suspension of the bookings to "The Mariner" until the government advice changes.

Take care and stay safe.

Jeanette Nunn

On behalf of the Sports and Social Club

EMOJI QUIZ - Name the Country

1		10		19	
2		11		20	
3		12		21	
4		13		22	
5		14		23	
6		15		24	
7		16		25	
8		17			
9		18			

Answers on back page

New Members

We welcome the following new members of our Association who have joined since publication of Newsletter 95

Name	Bank
Ms J (Jayne) Asker Elley	Grindlays
Mr A J (Andrew) Hardie	ANZ Bank
Mrs D (Diane) Stoner	ANZ
Ms D (Dee) Traynor	ANZ

Bereavements

We regret to report the deaths of the following members since publication of Newsletter 95

Name	Bank	Date of Death
Mrs I.B (Irene) Adams	Grindlays Bank pre 1959	05-Mar-2020
Mrs S. J. (Shirley Joan) Cant	National Bank of India	25-Apr-2020
Mr R. H. (Roy) Cutts	Ottoman Bank	10-Mar-2020
Mr D. A. (Douglas) De Joodt	Grindlays Bank pre 1959	19-Feb-2020
Mr C. F. (Clifford) Drayton	Grindlays Bank pre 1959	13-May-2020
Miss J. M. (Joan) Ellard	William Brandts Timber	12-May-2020
Mrs KM (Kathleen) Geeson	E S & A	10-May-2020
Mrs P. E. (Pamela) Harrison	Union Bank of Australia	24-Apr-2020
Mrs M. P. (Mavis Patience) McKechnie	Capel-Cure Myers	03-Mar-2020
Mrs P. H. (Phyllis) Merrill	William Brandts Timber	03-Apr-2020
Mr J. (John) Miller	E S & A	29-Mar-2020
Mr R. C. (Raojibhai) Patel	Grindlays Bank pre 1959	29-Mar-2020
Mrs H. P. (Hilda) Searson	Cox and Kings	21-Apr-2020
Mr A. D. J. (Alan) St. Jean	ANZ	02-Mar-2020

OBITUARIES

Alan St Jean (17 November 1941 - 2 March 2020) With thanks to Des Shady for the following tribute:



I first met Alan when I was transferred to 71 Cornhill, London in November 1969, to train as a foreign exchange dealer. My sitting position on the dealing desk was on his left, with Mike Tong on his right and Charles Comport sitting opposite me. Jimmy Warwick, Manager Money was downstairs. Unfortunately, none of these people are with us any longer.

Alan was the “Cable” (Pound vs US Dollar) dealer at the time and because of his French heritage, lots of French banks called him for prices. He allowed me (school French) to answer some of these calls, but once a price was hit he would grab the phone to make sure we weren’t selling when we were actually buying. In addition to currencies, Alan was also proficient in making prices in various off market products such as the number of world cup goals etc.

Alan didn’t have the taste for the English bitters and I found them just OK, so when we got the opportunity we would adjourn to “The Jampot” which sold **cold** Becks beer.

Alan was a great person to work with and an excellent trainer. I was privileged to visit banks in Singapore, Malaysia and Hong Kong with him in the early 1970’s. He was highly regarded by the dealing community throughout the world.

Des Shady

ANZ PENSIONERS' ASSOCIATION

(A) Notice of AGM (B) Agenda for AGM (C) Annual Report (D) Income & Expenditure Report (see p11)

(A) NOTICE is hereby given that the 32nd Annual General Meeting will be held on Friday 27th November 2020 at 11.30 am via video conference to confirm the Minutes of the 31st Annual General Meeting held on 29th November 2019, receive the Annual Report, elect officers and members of the Committee, appoint an Honorary Auditor and transact any other business brought before the meeting. Matters that members wish to raise under 'Any Other Business' must be submitted in writing or email to reach the Secretary at least 14 days prior to the meeting.

Copies of the 32nd Annual General Meeting papers and Minutes of the 31st AGM are available from the Secretary upon request. Copies of all these documents are also available to download from our website noticeboard (www.anzpauk.co.uk/notice-board)

Election of Officers and Committee Members.

Officers to be elected at the meeting are the Chairman and the Treasurer.

The present Chairman Mr. Peter Smith has confirmed that he is willing to stand for re-election.

Mr. Mike Turner has offered himself to stand for re-election as the Treasurer.

Committee members, Andy Woska, Jeanette Nunn and Mary Lipscombe have confirmed that they are willing to stand for re-election to the Committee.

Appointment of the Honorary Auditor

Mr. D.L.S. Phibbs has been nominated for re-appointment as Honorary Auditor.

All members are cordially invited to attend the Meeting.

(B) AGENDA for the Annual General Meeting (Friday 27th November at 11.30 am. See also Notice above)

1. Apologies for absence
2. Confirmation of the Minutes of the 31st Annual General Meeting
3. Committee's Annual Report
4. Presentation of the Financial Report
5. Election of Officers to the Association, including the Chairman and the Treasurer.
6. Election of Members to the Committee
7. Appointment of the Honorary Auditor.
8. Verbal report on the impact of Covid-19 on the Association's activities
9. Any other business

(C) ANNUAL REPORT of the Committee for the year 2019

As required by our Constitution, the Association's primary objective is to encourage contact and communication between and to encourage social activities for its members. This year has been another very active and successful one for the Association. This success has been largely due to our team of Regional Liaison Officers (RLOs), on whom we depend to keep us in close touch with our members. Some of them, where they consider it appropriate, also organise social events in their Areas with RLOs of adjoining areas. Lunches were arranged by RLOs in Harare, Scotland, London, Mid and West Sussex, Orpington and Hayes and Kent Area and were all well attended and enjoyed by members and their partners. We have Regional Liaison Officers around the country and there are currently vacancies in 13 areas, including 5 in

East Anglia, 4 in the South, and 4 around London.

The Association's Annual Reception was held at the ANZ's offices in Canary Wharf and was well attended by over 65 members and guests. This was the first time that this event has been held in the ANZ offices for several years and we were grateful to our Patron and ANZ's CEO UK & Europe, Diana Brightmore-Armour, for offering us the use of their facilities and caterers for this function and the consequential cost savings that it enabled. Unfortunately, Diana was unavailable to address our members at the Reception and ANZ's UK Chief Risk Officer, Nigel Denby, attended in her absence and gave an update on the ANZ Group's business and cultural development both in Europe and worldwide. He also answered questions from members.

I was pleased to be re-elected as the Chairman. This meant for the year under review the Committee consisted of Peter Smith (Chairman), Neil Jones (Deputy Chairman), Sue Waters (Secretary), Mike Turner (Treasurer) and Committee members, Mary Lipscombe, Ann Twinn, Tony Twohey, Andy Woska, Jeanette Nunn and Denise Murphy with David Phibbs as Honorary Auditor.

At the beginning of 2019, the Association office was manned every first and third Friday of the month. During 2018, we implemented new database and office systems as part of our project to comply with the new Data Protection laws (GDPR) and to remove our previous dependence on the use of ANZ's own technology systems and networks. As a consequence, we have become less reliant on paper and hence attendance at the ANZ office in order to deal with the Association's administration functions. By the end of 2019, we no longer routinely attend the office but do so only on an as needed basis. Sue Waters as Secretary has handled all the Association's correspondence. Mike Turner pays the bills and keeps the accounts up to date as well as organising the Annual Reception and the Annual General Meeting. Jeanette Nunn has done a great job of keeping the database up-to-date, especially following the new Data Protection legislation and the associated implementation of a new database system.

Mary Lipscombe has done a wonderful job as Editor of the Newsletter. The three editions which were issued during the year have been popular and well received by our members. Tony Twohey has also played a pivotal role in the publication and printing of the Newsletter and the associated internet-based technologies for both our Newsletter and website. We are actively looking for successors to this role which Tony has undertaken for several years.

The MINERVA CLUB continued to meet at the Mug House Wine Bar in Tooley Street and which attracted over 50 people during 2019. The Club met at the Mug House in March, and June. Unfortunately the November meeting had to be cancelled on account of the London Bridge terrorist incident which occurred only minutes before the scheduled meeting time. Photos from some of these meetings can be found in the gallery on our website.

We are grateful to the Bank in London for their support during the year and especially Mary Bacon and her staff in the Pensions Department. We are also grateful to the Bank Support Services for the use of an office and associated materials and equipment.

As at 31st December 2019, our membership was 1,256 which was 2 less than as at the beginning of the year. Our thoughts and sympathy go out to the families and friends of the 40 of our members who died during 2019.

ANZ PENSIONERS' ASSOCIATION

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31ST DECEMBER 2019

		2019	2018
		£	£
INCOME	Grant from Bank for 12 months	£8,500.00	£8,500.00
	Interest received		
		£8,500.00	£8,500.00
EXPENDITURE	AGM & Reception	(£1,295.58)	(£2,264.29)
	Committee	(£1,520.97)	(£2,104.23)
	G.D.P.R.	£0.00	(£708.15)
	Newsletter	(£1,378.00)	(£1,566.64)
	Office Expenses	(£125.84)	(£121.66)
	RLO Expenses	(£538.68)	(£505.52)
	Subsidies for Social Functions	(£1,412.95)	(£1,834.23)
	Website and Software Costs	(£431.35)	(£134.58)
		(£6,703.37)	(£9,239.30)
SURPLUS / (DEFICIT) for the year		£1,796.63	(£739.30)
BANK ACCOUNT	Available		
	Opening at start of year	£2,890.40	£3,629.69
	Nat West bank balance adj	£0.00	£0.01
	Add surplus / (deficit) for the year	£1,796.63	(£739.30)
	Closing at year end	£4,687.03	£2,890.40
	Cheques Outstanding (0)	£0.00	£29.08
	Cleared At year end	£4,687.03	£2,919.48

P Smith
Chairman

M H TURNER
Treasurer

Scrutineer's Report

Please Note - These accounts are awaiting audit....

D L S Phibbs
Scrutineer

AGM Joining Instructions and Practical Information

32nd Annual General Meeting, Friday 27th November 2020 11.30am

Due to the uncertainty concerning the availability of suitable facilities and the safety of our members, the Association Committee has decided that for this year the AGM will be held as a virtual meeting via the Zoom application. (This is free to download for both Android and Apple appliances and which you will need to do prior to the date.) A link to the AGM meeting and instructions will be forwarded to those attending closer to the date.

The formal notice and papers are included elsewhere in this Newsletter. Copies of these papers and the minutes of the 31st AGM held on 29th November 2019 can be downloaded from our website: www.anzpauk.co.uk.

The meeting will be recorded for the purposes of accuracy only, particularly for items requiring a vote. Minutes of the meeting will be taken as normal.

A 'rehearsal' for the meeting will be held during the week before the scheduled meeting in order that members who are not familiar with use of the Zoom facility can see how it works. Details of this rehearsal and instructions will be sent to members who have accepted the invitation to participate in the formal meeting.

To make the meeting as efficient and productive as possible, we would prefer members to send any questions they wish to ask to the Secretary beforehand and answers will be given during the meeting. Questions should be sent either by email admin@anzpauk.co.uk or post to arrive no later than 13th November 2020. Of course, we will also try to ensure that any questions that members wish to raise at the meeting are noted and answered but this may be difficult if there are many attendees. Any questions that could not be raised during the AGM may also be submitted after the meeting to the Secretary.

If you would like to attend the AGM please see the following :

• **Postal acceptance:** forms can be downloaded and printed from the website notice board, which once completed should be sent to the address given on the form.

Alternatively, please write to: The Secretary, ANZ Pensioners' Association, 27th Floor, 40 Bank Street, Canary Wharf E14 5EJ, and include the following information:

- Subject: AGM 27th November 2020
- The names of the people wishing to attend, including their email address

or

- **Email** your acceptance to admin@anzpauk.co.uk with the following information:
- Subject: AGM 27th November 2020
- The names of the people wishing to attend, including their email addresses.

Your application should be sent as soon as possible and in any event no later than 13th November 2020

Answers to the Emoji quiz on page 8

1.Brazil 2.Germany 3.Wales 4.Belgium 5.Canada 6. Chile 7.Finland 8.Thailand 9.Iceland
10.Seychelles 11.Oman 12.Madagascar 13.Samoa 14.Czech republic 15.Tunisia 16.Hungary
17. Lichtenstein 18.Cuba 19.Peru 20.Iran 21.Panama 22. Bahrain 23. Georgia 24. Turkey 25. Andorra

The content of members' Articles in this Newsletter does not necessarily reflect the views of the Editor, Committee or members of the Association

ANZ Pensioners' Association UK

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Pensioners' dedicated Telephone No. 0203-229-2777