

# inTOUCH

Issue 30 | Spring 2015 | For Retired Members' of the Shropshire County Pension Fund

## Retired Members' Meeting

20th July 2015  
Council Chamber  
Shirehall  
11am - 1pm  
More on Pg.5

## Pensions Increase 2015

Find out more...  
See Pg.6

## Your Pension Online

Full details inside  
Pg.15



SHROPSHIRE COUNTY  
PENSION FUND

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## Future pay dates

### When are pensions paid?

Pensions will normally be paid on the 29th of each month unless that falls on a bank holiday or weekend, when it will be paid on the previous working day closest to the 29th. Remember we no longer send out payslips unless your pension payment has changed by £5.

The dates below are your 2015 pay dates:

March 2015 - Fri 27th  
April 2015 - Wed 29th  
May 2015 - Fri 29th  
June 2015 - Mon 29th  
July 2015 - Wed 29th  
August 2015 - Fri 28th  
September 2015 - Tues 29th  
October 2015 - Thurs 29th  
November 2015 - Fri 27th  
December 2015 - Tues 22nd

**NB:** Pay dates after December 2015 will be added to our website in the next few months.



## Welcome to the Spring 2015 edition of InTouch

Welcome to this year's Spring edition of InTouch. Spring is the time of year when your pension is revalued. Set by the Government, this year's increase is 1.2% and it is payable from the 6th April 2015. This increase is based on the Consumer Prices Index (CPI) of the year to September 2014.

The InTouch newsletter is issued twice a year and aims to update you on the latest pensions news. However, if you are online and would prefer to receive your copy electronically please register your interest by email. Further details about our online projects can be found on page 15.

Also, as you may be aware, the Pension Team has moved offices to the Shirehall. If you would like to drop by, we operate an open office policy and visitors are always welcome. Our office hours, telephone number and pensions email address also remain unchanged and can be found on the back cover. Public transport and

directions to the Shirehall can be found on page 10.

We will be holding our Retired Members meeting this Summer in the Council Chamber of the Shirehall. The meeting will take place on Monday 20th July 2015 and will be a chance for you to catch up with former colleagues and the Pensions Team. I look forward to seeing many of you there.

As always your pensioner representative Jean Smith has been busy at pensions committee and has provided an update on the fund on page 4. For further information about the Fund and details of how to view the last Annual Meeting and the latest Annual report see page 8 and there is an update on the new Pensions Board on page 12.

Last but not least I would like to say a big thank you to Bridget Williams-Stephen, Sue Wilson and Martin Holland for contributing to our magazine. We love to hear what you are getting up to in retirement and Sue's 'extreme knitting' with broom handles started quite the conversation in the office! If you have a hobby or pastime that you would like to share with us please do get in contact.

I hope you enjoy reading this issue.

A handwritten signature in black ink, appearing to read "Debbie Sharp".

**Debbie Sharp**  
Pensions Administration Manager  
Shropshire County Pension Fund



## Jean Talking

I was pleased to see so many of you at the annual pensions meeting in November. More than 140 members attended and I had the opportunity to speak to several of you. David Atterbury from HarbourVest, who invest 5% of the pension fund in private equity gave a very interesting presentation that was very well received. HarbourVest also attended the Pension Committee meeting on the 28th November and gave an update on their performance. Over the last quarter to 30th September 2014, HarbourVest produced the strongest returns of 6.4% compared to the Funds other investment managers.

Blackrock and Bevan Howard, both hedge fund managers, also gave presentations at this meeting. Over the quarter to the end of September 2014, the Pension Fund increased in value by £19 million to be valued at £1.386 billion. Over the last twelve months the Fund has increased by 9.5% and the rolling 3 year performance of the fund is 12.7% per annum, which is

2.2% ahead of benchmark. The Fund invests in a range of asset classes in order to diversify risk and provide more stable returns.

AON Hewitt, the Fund's investment advisors are continuing to review the current investment strategy with Members at each committee meeting. At the last training session we discussed the concept of introducing a flight plan and the different investment strategies that the Fund should consider adopting in order to lock in gains as the funding level improves and reduce the chance of the funding level falling significantly in the future. The aim is to keep employer contributions rates constant, reasonable and affordable whilst making sure that all pensions can be paid as they fall due and also maximising returns within reasonable risk parameters.

At the time of going to press I was preparing for our next committee meeting and will provide you with an update from this and any subsequent meetings in the next magazine. The Retired Members' Meeting is being arranged for Monday 20th July 2015. If you have any ideas for future speakers, please email the team at: [pensions@shropshire.gov.uk](mailto:pensions@shropshire.gov.uk)

I do hope that you are now used to looking at your payslips online. It does save you having to confidentially destroy the paper slips and also reduces costs of printing and postage. If you are interested in registering for this service contact the Pensions Team who will be able to help you.

**Jean Smith**  
Pensioner Representative Pensions Committee

# Retired Members' Meeting Monday 20th July 2015 11am - 1pm



**Shropshire County Pension Fund is  
delighted to announce this year's  
Retired Members' Meeting.**

The Retired Members Meeting provides a chance to catch up with former colleagues and an opportunity to find out about the latest Fund updates from members of the Pensions Team. Refreshments will be served and there will be a presentation from a guest speaker.

We encourage all members to attend the meeting as it will provide an overview of key issues of interest to members.



**The meeting is being held at:**  
**The Council Chamber,  
Shirehall, Abbey Foregate,  
Shrewsbury,  
SY2 6ND**

**See  
Page 10  
on how to get  
to Shirehall**

**I would like to attend the Retired Members' Meeting.**

**Name:**

**Payroll  
Ref No:**

**Tel:**

**Email:**

**Please return to:**

**Pension Services, Shirehall, Abbey Foregate, Shrewsbury, Shropshire, SY2 6ND**

# Your Pension is going up!

**Based on the CPI at September 2014 we are pleased to tell you that from 6th April 2015 your pension will increase by:**

## 1.2%

In the messages box of your April payslip we have confirmed the pension payable from April 2015 including the increase applied.

Last year we changed the way we communicate your pension increase to you by providing your Pensions Increase notification, April payslip and P60 together in one document. This document can be found in the same envelope as this magazine. We hope that combining these documents will have been of help to you as all the information you need can be found in one place. Your P60, April payslip and Pension Increase Notification are important documents, please remember to keep them safe.

### **How is the increase applied?**

If you are under state pension age your LGPS pension is fully increased by the Fund. Upon reaching State Pension Age, the Department of Work and Pensions (DWP) pays the increases on the value of your Guaranteed Minimum Pension (GMP) with your State Pension. However, the Fund pays the first 3% increase on the GMP generated by any membership after April 1988. As this year's increase is 1.2% we will pay the whole increase on any post 88 GMP.

All increases to a GMP in respect of pre 88 GMP are paid by the DWP as part of your State Pension. This may be referred to as an additional component by the DWP.





## **What is a Guaranteed Minimum Pension (GMP)?**

Guaranteed Minimum Pension (GMP) applies to members of the LGPS between 6th April 1978 and 5th April 1997. If your membership falls within this period we must pay you a Guaranteed Minimum Pension (GMP) based on the state entitlement you would have earned had you not been a member of the LGPS during this time. This is due to the LGPS having been contracted out of the State Earnings Related Pension Scheme (SERPS).

Once you reach State Pension Age your pension will be compared with this GMP. In most cases, your LGPS pension is higher than your GMP entitlement, but should your GMP be higher, your pension would be increased to this rate.

**What increase is applied to my benefits if I only started receiving my pension during the past year?**  
If you started to receive your pension after the 7th April 2014 then a proportional increase will be applied to your pension, based on the number of months between the April 2015 increase and the date when your pension began.

If you retired in the last 12 months the following table tells you this year's benefit increase.

Pension beginning	Increase
Before 21-Apr-14	1.2%
22-Apr-14 to 21-May-14	1.1%
22-May-14 to 21-Jun-14	1.0%
22-Jun-14 to 21-Jul-14	0.9%
22-Jul-14 to 21-Aug-14	0.8%
22-Aug-14 to 21-Sep-14	0.7%
22-Sep-14 to 21-Oct-14	0.6%
22-Oct-14 to 21-Nov-14	0.5%
22-Nov-14 to 21-Dec-14	0.4%
22-Dec-14 to 21-Jan-15	0.3%
22-Jan-15 to 21-Feb-15	0.2%
22-Feb-15 to 21-Mar-15	0.1%

## **Why don't I have any figures printed on my P60 document?**

There will only be figures in the P60 document if you were receiving a pension from Shropshire County Pension Fund in the last financial year.

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**Any questions about how your increase has been applied?  
Contact the Pensions Team who will be happy to help.**

# Fund update



Annual Report  
2013/14

**As part of a Fund update Shropshire County Pension Fund produces an Annual Report each year.**

When it was introduced into the Local Government Pension Scheme (LGPS) regulations, the requirement for LGPS funds to produce an Annual Report represented a major step forward. It improved transparency and consistency in reporting on the activities of the administering authority in its role as an administrator of the LGPS. The

Shropshire County Pension Fund's Annual Report is a regulatory requirement and is seen as an essential element of the fund's communications strategy to allow stakeholders of the fund to be kept up to date.

The report is made available to employers and investment managers and can also be viewed by scheme members through the pensions website.

### **The report covers the following:**

- Review of the year
- Pension Fund accounts
- Investment performance
- Corporate governance
- Statement of consulting actuary
- Statement by Fund auditors

### **The Annual Report and Accounts are the main focus of the Annual Meeting held every November.**

The Annual Meeting for 2014 was held on the 21st November and covered the latest pensions news, the New Pensions Board and Investment performance. Guest speakers from HarbourVest were also featured and proved popular with the audience.

All retired, active and deferred members are invited to attend the Annual Meeting and we were delighted to see so many of you there. This meeting gives members the opportunity to meet the Pension's team on a one to one basis and provide feedback.

### **Annual meetings now available to view online.**



One issue that our Retired members raised was the question of bus passes. It was asked that, wherever possible, if meetings could be held later in the morning to enable members traveling from rural areas to use their bus passes. This is something we have taken into account when planning this year's Retired Members meeting and Annual Meeting.

For those of you who missed the Annual Meeting in November it is now available to view online on the pensions website.



# THE PENSIONS TEAM HAVE MOVED!

**From Wednesday 3rd December 2014 Pension Services have re-located to the Shirehall in Shrewsbury.**

Our new address in full is:

Pension Services  
The Shirehall  
Abbey Foregate  
Shrewsbury  
SY2 6ND

Please use this address if you wish to write to us.

Our pensions email address and helpline number will remain the same. If you would like to visit the team at the Shirehall, please go to the main reception and ask to speak to Pensions. Our office hours remain unchanged at 8.45am until 5pm Monday until Thursday and 8.45am until 4pm on Fridays.

## How to get to Shirehall

**BY CAR:** If you are travelling by car there are two car parks available. There is a short stay car park (1 hour) on the right as you drive into the Shirehall and a long stay at the rear of the car park on the left (before you bear right into the main staff area of the carpark at the back of the building).

### BY BUS:

8	Sutton Road, Shrewsbury
81	Wellington
X5	Telford
436	Bridgnorth
96	Ironbridge

Visit the **Travel Shropshire** website for bus timetables: [www.travelshropshire.co.uk](http://www.travelshropshire.co.uk)

**BY TRAIN:** You can get regular, direct trains to Shrewsbury from various places around the country and the train station in Shrewsbury is approximately a 20 minute walk away from Shirehall.

If you prefer to get a taxi from the station there is a taxi rank at the train station. Alternatively, the bus station is a three minute walk from the station. To find the bus station, cross at the pedestrian crossing next to the station car park and walk straight ahead down the left side of the road.

**MAPS:** The Shirehall can be found on most local maps and on virtual programmes such as Google Maps.

## Pension News

# Freedom of Choice



**In the 2014 Budget report George Osborne announced a change to the way people can take their pensions you may have heard this being referred to as 'Freedom and Choice'.**

Currently individuals who contribute to their own pension pots (known as Defined Contribution schemes) have to take part of their pension pot as a yearly income (an annuity) with the opportunity to draw some tax free cash depending on their scheme or policy rules. However, from April 2015, individuals aged over 55 with Defined Contribution pension savings, will now have the option to draw their pension as a cash amount but this amount will be subject to a marginal rate of income tax.

### **How does this affect members of the Local Government Pension Scheme (LGPS)?**

The LGPS is not a Defined Contribution Scheme it is a Defined Benefit Scheme, therefore these new pension changes do not directly apply to the LGPS.

### **As a retired member of the LGPS how do these changes affect me?**

As mentioned, LGPS members remain unaffected by the changes as their scheme is a Defined Benefit Scheme not a Defined Contributions Scheme. Retired members of other schemes will also be unaffected by these changes as their pension will have already been put into payment, in most cases through the purchase of an annuity which is legally binding\*. If you do have pension benefits in other schemes (not the LGPS) you should contact your provider if you want to find out how these changes affect you.

### **Safeguarding transferring pension benefits to an alternative arrangement.**

Members still contributing to the LGPS, subject to election, will be able to continue transferring pension benefits to alternative providers after 1st April 2015 if they have opted out or left the LGPS. The new legislation imposes a requirement on the LGPS member to take independent financial advice from approved Financial Advisors before proceeding with any transfer of benefits from the LGPS and if necessary LGPS Funds will be able to exercise powers to delay or reduce transfers out.

\*This information is correct at the time of going to press

# Pension Board

In the autumn issue of InTouch we informed you about the creation of the new Pensions Board set up in accordance with the Public Service Pension Act 2013.

The act included several provisions relating to better governance and improved accountability of all the various public sector pension schemes. Specifically it included a requirement for each Local Government Pension Scheme Fund to establish a Local Pension Board that is properly constituted, with trained and competent board members, including member and employer representatives.

As you will know Shropshire County Pension Fund has had a pensions committee for many years and will not replace existing governance arrangements in place. The new Board will be an oversight body.

At the time of going to press the appointment process of representatives will be in full flow and it is hoped by the next edition of this magazine we will be confirming the appointed members and a schedule of meetings agreed.

Our website will be kept up to date with the latest news on the implementation of the Pensions Board but an overview of what we know so far is as follows.

## What is the Pensions Board?

### Background

- Lord Hutton's Independent Public Service Pensions Committee – report published March 2011 (27 recommendations)
- **Recommendation 17** – Every Public Sector Pension Scheme sets up a New Pensions Board

### Composition

- The Pension Board will consist of a minimum of 4 members
  - 2 employer representatives
  - 2 scheme member representatives.

### Role

**The Pension Board will exercise its oversight in the following areas:**

- Securing compliance with the LGPS regulations, the Pensions Regulator's Code of Practice and any other legislation relating to the governance and administration of the LGPS;
- Ensuring the effective and efficient governance and administration of the LGPS for the Shropshire County Pension Fund

## What has been done so far and will be done over the coming months?

- Terms of reference were developed in September 2014
- Shropshire Council formally agreed the creation of the Pension Board in December 2014
- Final regulations laid in January 2015
- The appointment process began in March 2015
- April - June 2015 - The Pension Board is established and meeting frequency and typical agenda items agreed

## Appointment of members

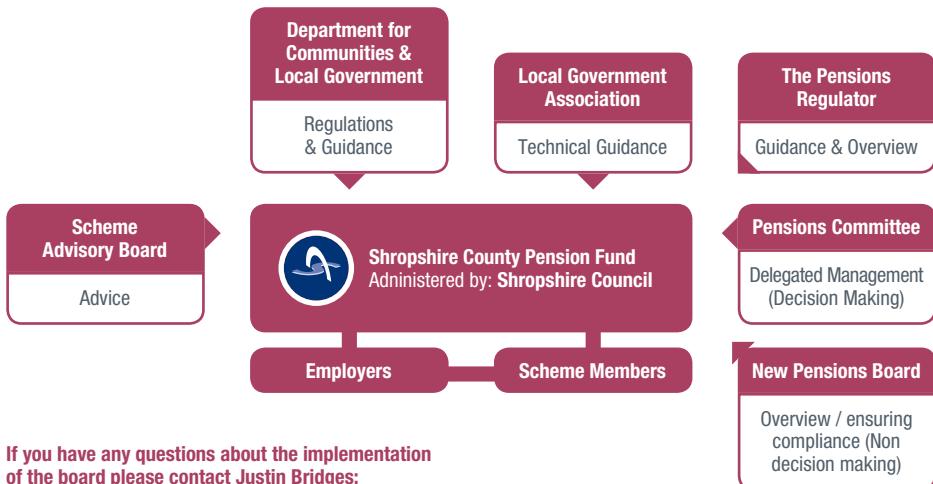
The appointment panel of Claire Porter (Legal Monitoring Officer at Shropshire Council) and James Walton (Head of Finance, Governance & Assurance at Shropshire Council) or their deputies will determine eligibility and the selection criteria to ensure each member and employer representative will have the knowledge, skills and capacity to sit on the board.

## Has anyone been appointed to sit on the Pensions Board yet?

At the time of going to press applications to sit on the Pensions board are ongoing.

## What is the role of the Pensions Board?

**This table shows how the Pensions Board will fit in among existing scheme governance arrangements. As you can see, its primary role is to oversee the administration of the Fund.**



If you have any questions about the implementation of the board please contact Justin Bridges:

**Telephone:** 01743 252072

**Email:** pensions@shropshire.gov.uk

# Are you still working and paying into the LGPS?



**If you are receiving your local government pension and continue to work, building up further benefits in the local government pension scheme, there has been a change to the rules concerning payment of a death grant if you die whilst still employed.**

In these circumstances, the Fund will compare any death grant payable in respect of the pension you are in receipt of, with the appropriate death grant payable in respect of your current active membership of the LGPS. The Fund will pay a lump sum death grant of the higher amount rather than two separate death grants. We will make payment to whoever you have nominated at the Funds discretion.



**It is important that you complete an Expression of Wish form** to let us know who you want to receive any death grant payable. If you have not completed a form, or wish to update or change your person or persons, you can contact us or download a form from our website: [www.shropshirecountypensionfund.co.uk](http://www.shropshirecountypensionfund.co.uk)

# Your Pension Online



## Receive email updates direct to your inbox

As many of you will now be aware, the format of our email updates has changed. Shropshire County Pension Fund has recently changed the way it sends out email updates.

We hope that you agree with us that our new look email updates are a fantastic way of keeping our members informed.

### Not registered your email address yet?

Contact the Pensions Team by phone or email to register your email address. By registering your email address with us you will receive email updates securely, and, in addition to this you will be able to sign up to view your pension payslips through the pensions website using; '**My Pension Online**'. Check out our website for instructions at:

[www.shropshirecountypensionfund.co.uk](http://www.shropshirecountypensionfund.co.uk)



## Read InTouch Online

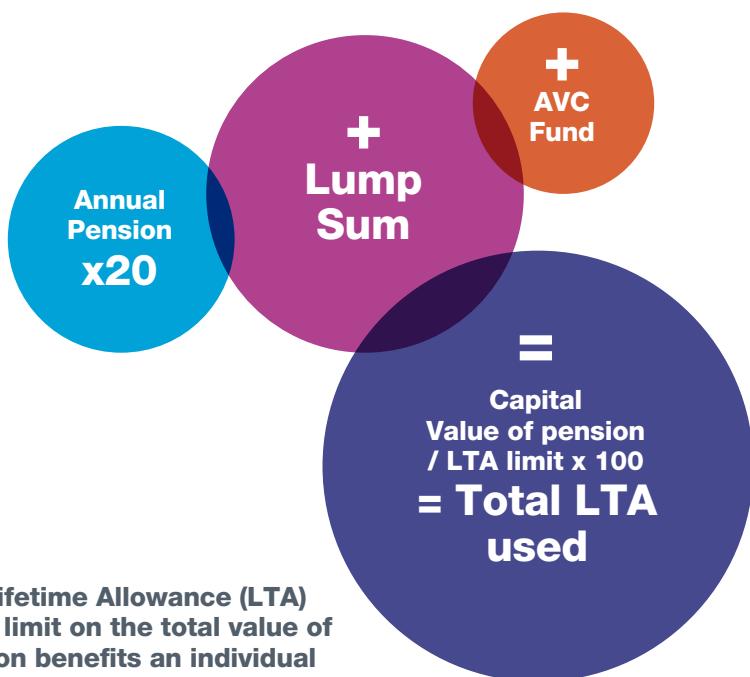
We are now offering a new option to receive your InTouch newsletter online through our website to save the number of copies we produce. If you would prefer to read InTouch online, rather than receive a paper copy, please email the Pensions Team stating your preference and your name. Don't forget, the website also contains previous editions of InTouch if you would like to review earlier editions of the newsletter.



## Watch the Annual Meeting

As part of our commitment to keep you informed we hold a number of meetings throughout the year covering fund updates and other important news. We are aware that these meetings are not always convenient for all of our members so we have filmed the Annual Meeting for you to view in your own time. The recordings from the past three meetings can be found on our website. If you have watched the Annual Meeting online, let us know what you think!

# Lifetime Allowance



**The Lifetime Allowance (LTA)** is the limit on the total value of pension benefits an individual can draw at retirement without incurring a penal tax charge. The LTA is £1.25million from April 2014 and is set by HMRC.

You can calculate your LTA using the formula above.

If you require your LTA confirming to give to other pensions providers please contact us.

## Latest News

**Budget 2015 Announcement**  
From 6 April 2016 the LTA will reduce from £1.25m to £1.0m

# Reform of the state pension system

**As you may already be aware the reforms to the State Pension will start to take place next year. This will see the introduction of a new larger single tier-state pension and the removal of contracting-out from April 2016.**

## What is contracting-out?

If you are a member of the LGPS and still working and paying National Insurance contributions, you will be contributing towards the Basic State Pension (BSP), payable from your State Pension Age (SPA). Some employees though, also contribute to an earnings related pension top up to their BSP by paying more National Insurance Contributions. This additional pension is known as S2P.

Contracting out is where members of approved pensions schemes such as the Local Government Pension Scheme (LGPS) will have been paying a lower percentage of National Insurance contributions as they have been ‘contracted out’ of the earnings related part of the State Pension (S2P) and just paid towards the Basic State Pension.

## What happens when contracting out ceases?

The removal of contracting out means that both employers and Scheme members will see an increase to the level of national insurance contributions paid from 6th April 2016 onwards. This is in line with changes to the State pension becoming a single tier pension as opposed to comprising two separate tiers.

For current Scheme members, the increase to their national insurance contributions will be about 1.4% (currently on earnings that fall between £5,564 and £40,040). National insurance contributions paid from 6th April 2016 onwards will start counting towards the new level of maximum pension.

## As a Retired Member how will the changes affect me?

As a retired member in receipt of your pension, the changes will not affect you. The new state pension will only apply to members who are yet to draw their pension after 6th April 2016.

If you are interested in the reforms visit: [www.gov.uk/new-state-pension/overview](http://www.gov.uk/new-state-pension/overview)

## Overseas Story

An Article published by  
Bridget Williams-Stephen  
a Retired Member



I retired from Shropshire Council two years ago and wanted to share what I think might be useful for anyone else thinking of moving over here. I am living in Australia and continue to receive my pension monthly. One big lesson for me and one I would like to pass on is that if anyone is considering emigration it is really important to check out the tax laws of that country before deciding on how to receive their pension!

I have set up my own Organisational Development business here now, but to be honest my favourite pastime is chilling out with my son in between uni commitments and with girlfriends on the beach with a wine, singing in the choir, having huge outdoor family meals in the summer, doing some bush walking or fishing with my Aussie husband to get our tea. Simple happy life ...but I do miss my Shropshire friends!!!!

Warmest Regards,  
Bridget



### A message from your Pension Fund

For those of you thinking of moving abroad, we are able to transfer pension payments to an overseas bank account by using a company called Equinti Paymaster, whose bank is Citibank. Shropshire County Pension Fund makes the payment to them and then Citibank converts this to the local currency and credits your account. Your pension can be paid in either Sterling or local currency the value of which will vary due to the fluctuation of exchange rates.

Please be advised that the current fee for this service is a flat administrative processing charge of £2.74 and will be collected from each payment. Further charges may occur if the pension is paid in Sterling. It is also important to be aware that direct credit payments abroad take a little longer to process than payments to a UK bank account and once set up, you can expect your pension to be paid 3-5 days after your usual payment date depending on the Country the payment is going to.

**For more information about this service contact the team.**



Sue's knitted lampshades.

## What are you doing now?

I retired 2 ½ years ago at the age of 65. I had hoped to keep working for longer but a series of T.I.A.'s (Transient Ischaemic Attacks often referred to as a mini-stroke) and a slight stroke put paid to that idea! I was left with a slight restriction of movement on my right side, more specifically, in my right hand. I decided to take up an old hobby, one which I hadn't practiced in thirty odd years, and started to knit again.

I got bored with all the traditional stuff like hats and scarves and sweaters, even socks, but then found my niche! I now design and knit and make a range of lampshades and homewares that I sell through my Facebook page 'Knitware by Sue' and my Etsy shop

'KnitwarebySue' and I've recently become enamoured of 'extreme knitting', using broom handles and other tools to make seriously chunky knits and have been making cushions and throws. Anybody who is a retired member of the LGPS qualifies for a 10% discount on my goods as advertised. Just contact me through one of the outlets and quote SCC2015.

I should mention that the goods on display are examples and I would need to consult a buyer as to their requirements.

**An article submitted by  
Sue Wilson, Retired Member**

Thank you to Sue for taking the time to let us know what she has been getting up to in her retirement. If you have a story to share please get in touch through the usual contact methods.

# Connecting Shropshire broadband programme

## What is it?

Connecting Shropshire is a partnership between Shropshire Council, BDUK and BT, building a fibre optic broadband network across Shropshire. The programme is focussing on bringing fibre based broadband to areas where it isn't economically viable for commercial companies to provide it.

At the moment, many of Shropshire's homes, particularly in rural areas are only able to access the internet using copper cable which isn't as good at carrying lots of data; this means that using the internet can be very slow. As technology moves on, the copper network can struggle to cope with modern internet usage, fibre optic cable on the other hand is much better at transporting larger amounts of information quickly, so the internet is much faster for you at home.



## What does this mean for me?

A faster, fibre broadband service could be coming to your home soon, or even available to you right now! We've already enabled over 30,000 homes and businesses, and are continually bringing fibre broadband to more communities. However, your internet speed will not increase automatically with the arrival of fibre and you will need to contact your preferred internet service provider to arrange an upgrade.

If you switch to a fibre broadband service, you'll be able to make the most of the internet. Whether that's keeping up to date with your relatives abroad on a reliable and good quality video call, using the internet to book trips away with ease or catching up online with your favourite TV shows. Having a faster broadband connection allows several people to use internet services in the home at once.



Fibre broadband allows you to view and download from the internet quicker and will have improved access to online shopping, banking and public services. You could do an online training course, work from home or even set up and run your own business. With fibre broadband, the possibilities are endless!



### Availability

You can check if it's available in your area via the Connecting Shropshire website by entering your telephone number or postcode here:  
<http://connectingshropshire.co.uk/when-and-where/>  
Or by calling us on 01743 252203

### How much does it cost?

There are lots of competitive broadband services out there from a range of different providers. Independent comparison sites or the service providers themselves can give information and advice on the packages most suitable to your needs.

### Where can I find out more?

Visit: [www.connectingshropshire.co.uk](http://www.connectingshropshire.co.uk)  
Twitter: @ConnectingShrop  
Facebook: Connecting Shropshire  
E: [connecting.shropshire@shropshire.gov.uk](mailto:connecting.shropshire@shropshire.gov.uk)  
T: 01743 252203

# From rent Collector to Restaurant Manager?

– my new life in retirement!



**In July 2013 I took that big step and retired as Chief Executive of Shropshire Housing Group.** I had worked in housing for more than forty years in a variety of roles, both local government and voluntary sector and enjoyed every minute (well almost!) of my time at work. I knew that I could not be satisfied with a life in the garden and I have never raised a golf club in my life, so what next? My wife had been retired for a couple of years and had already carved out her new and busy life.

I knew that I wanted to keep in touch with the housing world so I joined the Board of Rooftop Housing Group – a role which takes up about 4 to 5 days per month but I also wanted to do something quite different and importantly something of value to my local community.

I live in the Corvedale, just a couple of miles from Craven Arms and the location for the Shropshire Hills Discovery Centre, until recently run by Shropshire Council but now operated by a newly formed Charity, Grow Cook Learn. The Charity has ambitious plans to develop the Centre and the 30 acres of Onny Meadows in which it sits. I was invited to become a Trustee and join the Board of Grow Cook Learn to help put some of those plans into action.

The centre already offers a great day out and recently won an award as "Best family day out" (small venue). We plan to bring more of the meadows back into use growing vegetables for use in the restaurant; teaching cookery skills in the training kitchen as part of a refurbished café restaurant and offering alternative education and training in land based skills and animal care.



If you have not been to the centre it's well worth a visit.



The centre already offers a great day out and recently won an award as "Best family day out"

Joining the Board of this very important visitor attraction for the Shropshire Hills has given me the opportunity to learn about things I had never encountered in my former life; running a café, managing a tourist attraction, operating an exhibition – I am well out of my comfort zone but enjoying every minute just the same.

If you have not been to the centre it's well worth a visit. The café offers local produce, all freshly prepared on the premises, a great cup of coffee or a local beer, a craft shop with good quality gifts plus a fascinating exhibition which explains the geology and history of our fantastic area. You can also see the skeleton of the ice age Mammoth which was unearthed in Shropshire in the 1980's. The centre is located on the A49 on the edge of Craven Arms. Why not come and try our fantastic roast Sunday lunch very soon?

I am delighted with my new life and I think I shall have to stop telling people I'm retired, just doing something very different.

**Martin Holland, Retired Member**

## Contact Us

If you can read this but know someone who cannot, please contact us on (01743) 252130 so we can provide this information in a more suitable format. If you wish to contact us on any issue in this magazine or have a query regarding your pension, please contact Pension Services. Office hours are Monday to Thursday 8.45am to 5pm and Friday 8.45am to 4pm. If you would prefer to discuss your pension in person, you are welcome to come in and see us at the address below:

**Pension Services, Shropshire Council, Shirehall,  
Abbey Foregate, Shrewsbury, SY2 6ND**

**Email:** pensions@shropshire.gov.uk

**Tel:** 01743 252130

**Web:** [www.shropshirecountypensionfund.co.uk](http://www.shropshirecountypensionfund.co.uk)

## Other useful contacts

**Tax Office:** 0300 200 3300 / **Outside the UK** 0044 135 535 9022

**Department for Work and Pensions Tel:** 0843 596 3087

**Pension Credit Tel:** 0800 99 1234

**Website:** [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)

**Do you need this magazine in an alternative format? If so, please contact us.**