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TOWARDS A GENERAL ELECTION MANIFESTO FOR 2015

During the forthcoming Parliament, we are told, the British people will be given a referendum on whether or not they wish to remain in the EU, unless a Labour Government is elected.

The Christian Peoples Alliance wants a referendum, and last year laid out in our European Manifesto the reasons why, and what we see as Britain's place in the world should the British people leave the EU.

In this manifesto we want to start by asking, what are the right economic policies for Britain?

Economic Policies

First of all it should be noted that we have had remarkable stability in the British economy ever since in September 1992 we left the ERM and instead of linking the economy to European currencies a new policy of an inflation target was introduced and the exchange rate was allowed to float. We still have the same policy today and it has served us very well. Hardly surprising that what was initially called "Black Wednesday" in economic circles now is known as "White Wednesday".

When the Labour Party was running Britain they decided to allow public spending to expand at a very rapid rate much faster than economic growth. At the same time by allowing a policy of

unlimited immigration they increased the size of the population which made the growth figures look good but also greatly increased the demand for public services. With deficits increasing and increasing (see Appendix 2) it was inevitable that the bust had to come. It came with a bang in 2007 and the Labour Government really didn't know what to do. They decided the only option was carry on regardless which they did and the deficits increased sharply while growth came to a complete halt. They now claim they did the right thing but have left a terrible legacy.

Almost inevitably a different Government was elected with a policy of cutting public spending in order to reduce the deficit. So arrived the Conservative/Liberal coalition. From day 1 they announced some quite severe cuts in the Civil Service and in public spending. Labour shouted "foul" and demanded the country go back to their policies which they termed "plan B" when growth figures remained flat in this early period. Now however, the calls for a "plan B" have fallen silent amid strong economic growth.

Labour simply have no understanding of the Government's economic policy nor why we now have the highest growth in Europe. They still want to go back to their old disastrous policy. The worst thing the British people could do now is to re-elect a Labour Government and return us to "plan B". This lack of understanding was shown most starkly when the Labour leader, in his response to the 2014 budget, was unable to refer to a single measure in that budget but just set out alternative policies that had no acceptance at all of the economic mess they had handed over in 2010 nor any understanding or acceptance of what the current Government has done. They are not alone. The IMF in 2013 also called on the Government to change policies but a year later said, "we were wrong". Still they have not explained why they were wrong nor have the Labour Party had a similar understanding.

What then has happened? Labour and the IMF didn't understand that while cutting public spending this wasn't the only economic policy of the coalition. They had some initial bad news with spending cuts and raising VAT January 2011 from 17.5% to 20% but then they launched a policy of increasing the 0% tax band or the tax threshold. This started to put money back into people's pockets who were working. They reduced corporation tax steadily from 28% to 21%. In the budget in 2012 they reduced the top rate of tax from 50% to 45%. Labour claimed this was to help the rich. Actually it was a policy to attract wealthy businessmen to Britain and by having corporation tax rates so much lower than the USA (40%) and below France (33%) and Germany (30%) and even below China (25%) and India (34%) it made Britain an attractive place to do business and for wealthy people to come. The same policy made Poland (19%) a very attractive place for German businesses to relocate and has helped transform their economy.

At the same time the Government embarked on a policy of capital spending on infrastructure. The spending review 2010 published in October that year while talking of the need to cut the deficit also announced "high value transport maintenance and investment, including over £10 billion over the Spending Review period on road, regional and local transport schemes, including construction of the Mersey Gateway bridge; £14 billion for Network Rail; major improvements to the East and West Coast Main Lines; £6 billion for upgrades and capital maintenance on the London Underground network; and funding to enable Crossrail to go ahead." They also announced spending to ensure the UK remains a world leader in science and research by continuing support for the highest value scientific research, maintaining the science budget in cash terms over the Spending Review period with resource spending of £4.6 billion.

On 29 November 2011 the Government published its Autumn Statement 2011 with a commitment to invest a further £900 million in this current Spending Review period to tackle areas of congestion and improve the national road network. In the Autumn Statement 2012, the Chancellor pledged an additional £1 billion to be invested in this spending review period to improve the national road network and to accelerate the development and delivery of major road schemes. At the Spending Round 2013 it announced £100 billion of capital investment in infrastructure projects

over a long period. December 2013 warming to the idea it launched a new national infrastructure plan containing information on over £375 billion of planned public and private sector infrastructure investment. The plan sets out investment for energy, transport, flood defence, waste, water, and communications infrastructure, up to 2030 and beyond. Obviously the current Government cannot deliver on these projects but they have set a path that future Governments will be challenged to follow though some individual schemes like HS2 might easily be cut out. Still all these capital projects inevitably created jobs and offset the cuts in Government jobs apparently to Labour's shock and surprise.

Then there was the "Funding for Lending scheme". This was introduced in July 2012 to encourage banks to lend and it was extended in April 2013. In November 2013 its remit was changed to stop direct incentives for house lending so that all the money will now go to small businesses, which was its original intention. There is some disagreement as to the effect this scheme has had on house prices but in general there has been no shortage of mortgage lending available from a great variety of sources so it is not thought to have had much effect.

Of far more significance are the coalition's 4 housing schemes:

- Help to Buy: equity loans
- Help to Buy: mortgage guarantees (available across the UK)
- Shared ownership
- NewBuy

These schemes initially for New Buy only are, we believe, the cause of a surge in the housing market after years of stagnation. This surge fuels spending on goods as people move house and inevitably buy other goods at the same time. However it should also be noted that a very significant part of it is in the form of guarantees that have no initial cost to the Government but if in future interest rates have to be raised will lead to problems and possibly large Government payouts if and when those guarantees are called on. By producing all these schemes in a short space of time a bubble has been created which the governor of the bank of England, the IMF and the European Commission in June 2014 called the greatest threat to our economic stability.

It is not surprising at all with these policies that we are seeing substantial growth in the British economy and that this growth is expected to continue.

We, however, do not believe all of this is sustainable.

The Christian Peoples Alliance says:

- Taxation must be fair. There is a need for some changes in the taxation system.
- Maintain the Public Spending infrastructure program but review it to establish if the schemes proposed are the best ones and include in investment in industry, not just primarily transport.
- Phase out the housing schemes. These schemes are creating a dangerous bubble that unchecked can only lead to higher interest rates.
- Encourage wealth to be distributed more fairly.
- Reform the Banking System.

These 5 points are the basis of our economic policies which we will now outline in more detail.

a) Taxation Must be Fair

Concretely the Christian Peoples Alliance is committed to seeking to balance the Government's books over the medium term. To this end it will be necessary to review the regulatory system and quangos. While we are in the EU the process can only be very limited as the vast majority of our regulations are dictated by the EU. If we leave the EU the process will take on urgency and significance. The Christian Peoples Alliance wants a much reduced regulatory system in every

industry which we believe can lead to lower taxation, but this review has to be conducted in an orderly and thorough fashion and there has to be an appeals system both for and against regulations that is thorough and robust.

In the meantime there is an anomaly in the tax system which must be corrected. In 2014/15 the taxation is as follows:

- Tax 0% £10,000 Nat Ins 0% £5,772
- Tax 20% £41,865 Nat Ins Employee 12% to £41,865, Employer 13.8%
- Tax 40% £41,865 to £160,000 Nat. Ins Employee 2% Employer 13.8%
- Tax 45% over £160,000 Nat Ins 2% Employer 13.8%.

(Normally when the Government gives the rates it gives them as the rate above the tax threshold so gives a 20% rate of up to £31,865 of additional income and 45% rate over £150,000. We have given the rate on total earnings)

For self employed people there is a standing class 2 National Insurance payment to make of 2.75% and 9% on profits up to £41,865, 2% above that. Tax is the same.

From this it can be seen that as soon as the tax rate climbs from 20% to 40% the National Insurance reduces so the marginal increase is 10% not 20%.

We propose as follows:

- Tax 0% £10,000 Nat Ins 0% £10,000
- Tax 20% £41,865 Nat Ins Employee 12% to £41,865, Employer 13.8%
- Tax 30% £41,865 to £100,000 Nat. Ins Employee 12% Employer 13.8%
- Tax 40% over £100,000 Nat Ins 12% Employer 13.8%.

For self employed people we propose a standing class 2 payment to make of 2.75% and 9% on all profits.

The effect of this will be that everyone earning less than £100,000 will be £507 per year better off, a high percentage of those earning £5,000 to £10,000 per year. People earning between £100,000 and £160,000 will be up to £5,500 per year worse off and people earning over £160,000 will be £5,500 worse off plus 5% of their remaining salary. For self employed people the new 30% band will mean those earning between £41,865 and £100,000 will be up to £1,744.05 better off but those earning above £100,000 will progressively lose this benefit and start to pay more at a rate of 7% of their earnings.

This measure will take a big step towards combining tax and national insurance and so making tax simpler. It will also make the real tax rate paid much more transparent. It will give the greatest help to the lowest paid. If at the same time we are able to reduce tax rates we will.

We will review the effectiveness of the Government's reduction in Corporation Tax. If it has indeed been effective in getting businesses to relocate to the UK we will do nothing to stop that process. If not then large businesses should not avoid paying their fair share.

Stamp Duty has been greatly increased at the top end to 7% over £2million and 15% over £500,000 for Companies buying residential property. We will review these values with the aim of maintaining and increasing taxable income from this source. However we will apply the rates on the same basis as taxation. There will thus be a 0% band which will apply to all property. This will end the anomaly where if you buy a property for £250,000 you pay £2,500 stamp duty. If you buy one for £255,000 you pay £7,650. This is a gross distortion and totally unfair. On the new basis we would envisage rates would be along the following lines:

- 0% £100,000
- 1% £150,000
- 2% £200,000

- 3% £250,000
- 4% £350,000
- 5% £500,000
- 7% up to £1m
- 8% up to £2m
- 10% over £2m

The effect of this will be someone buying a house for £150,000 will pay £500 instead of £1,500 now. Someone buying for £250,000 will pay £3,000 (£50,000 at 1%, £50,000 at 2% and £50,000 at 3%) instead of £2,500 but someone buying at £255,000 will pay £3,170 instead of £7,650. Someone buying at £500,000 will pay £14,500 instead of £15,000. Someone buying at £510,000 will pay £15,200 instead of £20,400. Someone buying at £1m will pay £49,500 instead of £40,000. Someone buying at £1,100,000 will pay £57,500 instead of £55,000. Above this the charge will be greater. As indicated the aim will be to maintain the revenue while making the scheme much fairer. After the big steps have been removed in general those at the bottom end will be helped at the expense of those buying properties above £1m. The CPA position is that tax must be fair. The current method of charging Stamp Duty is totally unfair. We consider this proposal much preferable to a wealth tax since with this proposal people are paying tax when they have the money to spend. A wealth tax can hurt people living in expensive houses that have relatively little disposable income so is bound to force some people out of their homes. It is also very cumbersome administratively. Stamp Duty isn't.

b) Review of the Public Spending Infrastructure Program

Our approach is to extend this program to industry and not focus primarily on transport as it is now. In our European manifesto what we said last year remains our policy in this manifesto. Last year we said,

- All major industries including the car industry should be given capital injections to help increase efficiency and increase production. We must not go back to producing cheap subsidised products that have no future. Companies like McLaren must be our standard, producing the best possible product in their field and increasing the range of products so citizens at large can benefit from world leading technology. We will again be proud of our industry. We want to see capital injections into our steel industry, into our shipbuilding industry into energy industries to rebuild them into the powerhouses they once were.
- Our farmers must be given immediate support but by way of capital injection into the farms for new livestock and efficiency drives so our food production is greatly increased and our dependence on imports greatly reduced. Government subsidies should be kept to an absolute minimum. The focus will be on capital injection to improve efficiency. The Common Agricultural Policy has been a massively expensive disaster for our farmers.
- At the time of joining the EU Britain had 80% of the EU's fish stocks. The Common Fisheries Policy has been the biggest disaster imaginable for our fishing industry. Our fishermen were shamelessly abandoned. We will subsidise the building of new efficient fishing boats and if necessary provide training for new fishermen.

We would add to this scientific research which must be maintained and expanded so Britain is at the forefront of modern development. This, however, will be done ethically. We will oppose GM crops and anything we consider abuse of nature.

There is no doubt that capital spending on the economy is the right approach to bring the nation back towards full employment and to give us the resources we need to create a more fair and just society.

c) Phasing out the Housing Schemes

In mid 2014 it was reported prices across the UK were rising by 8% a year, according to the Office for National Statistics, and by 17% a year in London. 7,313 new homes were purchased under the mortgage guarantee scheme since October 2013, when homebuyers were first able to register for the scheme.

At the same time, new figures on the first part of Help to Buy - the equity loan scheme - show that 20,548 new homes have been sold through the scheme in England in the 13 months since it began.

In total, 27,861 homes had then been sold under the two parts of Help to Buy, roughly 5.6% of the total

For a full description of the Government schemes see Appendix 1.

The help to Buy (equity loan scheme) in England started April 2013. It applies to new homes up to £600,000 and ends March 2020.

In Scotland, it started in September 2013, and ends 2016. New homes up to £400,000.

In Wales it started January 2014 and ends March 2016. New homes up to £300,000.

The Christian Peoples Alliance would immediately restrict all schemes to £300,000 and end them all in March 2016 throughout the UK. It considers that the bubble being created by them is dangerous and unsustainable.

Some may argue that at 5.6% of all purchases this is only a small percentage. However since figures show approximately 80% are first time buyers, when the majority of total sales involve both a sale and a purchase, this is a highly significant injection of new purchasers that is bound to drive up prices. We believe that those that deny it are denying it for political reasons.

d) Encourage Wealth to be Distributed More Fairly

The CPA would take the following measures.

Force companies to pay bonuses to all employees pro rata. If a Company has done well then all employees have played a part in that not just a few managers. If bonuses are paid to all employees then they will be taxed at the marginal rate of tax with no national insurance payment being added. If they are not applied to all employees then the taxation rate will be double the marginal rate meaning a tax of 80% for top earners under the CPA new tax regime mentioned earlier.

Where shares are allocated to Company employees these must also be allocated pro rata to all employees for tax benefits. If the shares thus allocated are retained for a minimum period of 3 years then the profits will be free of capital gains tax. If the shares are allocated to a few employees and not to all then their value at the time they are given will incur double capital gains tax on their sale with no threshold allowable for these sales. We will also consult on ways to change the shareholding system so that shares held by employees have greater voting rights than shares held by institutions. We want all employees to have a greater say in the running of their company.

We will clamp down on tax avoidance by making it illegal to offset losses from one company against the profit of another. In future each company will have to stand alone and if necessary loss making companies will have to close down. At the moment some people have created loss making companies as a way of tax avoidance.

We will also undertake international discussions on preventing companies sending profits abroad to avoid tax. We will consult on introducing a turnover tax on companies such as a 5% company VAT payment so that every company that trades in the UK pays some tax and multi nationals that have the highest turnover pay most tax. This turnover tax would apply to all trade with no exception. For small companies we would allow that payment to be offset against Corporation tax. The purpose of it is to make sure every Company pays tax and it is not possible to avoid all tax by

sending profits abroad. A turnover tax would stop this. Its purpose is not to increase Company taxation so at least some of the revenue would be used to reduce Corporation Tax for all Companies benefitting in particular UK Companies.

In the public sector we will undertake a review of pay rates to seek to reduce the pay differentials. We see no need at all for large salaries to be paid to public servants.

We will consult internationally on introducing a new rating scheme for executives along the lines of the Standard & Poors rating of Companies. At the moment executives are valued according to how much they are paid which has led to obscene salaries. We believe if a proper rating scheme is introduced this can become the measure of excellence, not the amount of pay. This measure can help reduce differentials and help employees to relate better to senior executives.

e) Reform the Banking System

Having debt based economic growth is bad for society. Debt is getting out of hand at all levels and measures must be taken to deal with it at all levels. See Appendix 2 for full statistics.

The Christian Peoples Alliance proposes:

- End the right for the banks to create money. All money loaned out must either come from repaid mortgages, savings or loans from the Bank of England.
- We will consult on how we can work out a limit on the amount of interest that can be charged on loans. For instance we could outlaw Interest rates above twenty times (currently 10%) the bank of England Base rate (currently 0.5%). This level to be subject to review. An institution that routinely charges the maximum level would be subject to scrutiny with the power of the Regulatory Authorities to close it down. The aim of this is to tackle rogue lenders not good banks.
- Separate the banking roles between saving and lending and riskier investment banks.
- Restore maximum multipliers to mortgage loans to control debt levels.
- We will consult on how the Bank of England can be made much more transparent in its dealings and how measures can be introduced to bring it under greater democratic control. One suggestion is a supervisory board independent of Government that has the power to see any Bank of England Documents and demand the reconsideration of a decision. The supervisory board would also have the power to interview Bank of England Officials over any matter and veto appointments. The Supervisory Board could be called to account in the Administrative Court if it in turn overstepped its power. This accountability can and should be completely separate from the Government.

Whilst there is a need to address all the economic issues we have addressed above there is also an overwhelming need to address moral issues. It is written, "Righteousness exalts a nation but sin is a disgrace to any people" (Pr.14:34). For the Christian Peoples Alliance the Moral Issues below are absolutely central to what we stand for.

People love the truth when it bathes them in its light: they hate it when it proves them wrong" Augustine of Hippo (Confessions 10.23).

Ethics

f) Marriage & Family Support

Marriage is the fundamental building block of society and the safest environment for the bringing of children into the world. We have detailed proposals to strengthen marriage and encourage its stability. Government figures show the cost of marriage breakdown is costing the country £46 billion per year with an anticipated rise to £49 billion. First we want a grant (initially set at £10,000 per couple) to be made available to all couples on the occasion of their first marriage provided that

they go for at least 3 sessions of marital awareness training. Second we want a grant (initially set at £5,000) to be made available to couples who have their first child within wedlock again provided they go for at least 3 sessions of training in child raising. This training will also be made available to all parents, including single parents, because the child is the priority. Third, we want the tax threshold to be fully transferable from husband to wife if there is a child under 5 in the family so that there is a tax benefit for one parent to stay at home with young children. Equally there will be an incentive for the other parent to look for work when the youngest child reaches age 5. The reason for these measures is that research has shown that too many couples are sliding into marriage without properly thinking about what they are doing. Equally many parents receive little or no training and so do not cater for the needs of their children as they should. The whole of society will benefit from a change of culture which these measures will bring about.

One Christian leader stated regarding marriage, "Marriage is like a structural wall in a building. If we destroy marriage the whole of society can come crashing down." (Jonathan Olyede of the Global Day of Prayer) Another said, "at stake is the identity and survival of the family: father, mother and children. At stake are the lives of many children who will be discriminated against in advance, and deprived of their human development given by a father and a mother and willed by God. At stake is the total rejection of God's law engraved in our hearts." (Pope Francis 2010)

We seek to redefine all so-called same sex marriages, to Civil Partnerships, and in tandem broaden Civil Partnership to cover certain situations where two people are tied to each other. We reject all attempts to redefine the objective meaning of marriage, and will be working to repeal all laws which have already attempted to do this. Real marriage can only be between one man and one woman; it is based on the biological fact of the complementarity of the sexes. Our concern should be focused on the needs of children and we should be doing all we can to rebuild a society where children live with their natural parents. Of course we must give help and support to lone parents but not at the expense of seeking to solve the reason why families are breaking down in the first place.

Schools should not be used as an apparatus for social engineering and promoting the secular liberal agenda. They should respect the views of parents and the cultural background of pupils. Schools must not be able to take action against teachers who support real marriage.

In order to give additional support to the family we will:

- Restore Sunday as a day of rest and family time. We will make it obligatory to close most retail outlets by limiting the numbers that can be employed on any premises to 5 people on a Sunday, at Easter and at Christmas. We will also make it obligatory for government and local authority workers to be given the day off on Sunday if they want it and we will normally make it illegal to include compulsory Sunday working in any contract of employment.
- Make available free of charge counselling for drug addiction and alcohol addiction to help individuals and families cope with the terrible pressures that come through drug misuse.
- Tackle child poverty by introducing new child tax allowances of £2,373 per child to all parents up to 5 per family. The cost of this has been estimated at £4 billion.
- Allow parents who stay at home to receive enhanced child benefit in the early years to encourage parents to spend more time with very young children.

g) Sanctity of Life

No life is unimportant or not worth living. The abortion statistics in the UK are a national tragedy. Over 7 million unborn children have lost their lives to abortion since the passing of the 1967 Abortion Act 1967, which we would repeal. In 2011 alone, for women resident in England and Wales, the total number of abortions was 189,931. We are also committed to protecting the lives of mothers above the lives of their unborn, permitting abortion in cases of urgent necessity and

anencephalic life, and to help organisations seeking to help mothers with alternatives and ongoing support, including Mother Teresa's approach that we fight abortion by adoption.

The Christian Peoples Alliance is unashamed to declare its commitment to the principle of respect for life. God values everyone equally and so every citizen from conception (fertilisation) to natural death deserves the protection of the law. The language of human rights is often heard in both our national and the European Parliament, but rarely that of the most basic human need – to be born, nurtured and protected without fear of death *in utero*. Abortion leads to increased exploitation of women, not their 'liberation'. Abortion violates the dignity and integrity of women. It leaves a trail of anger, guilt, resentment, depression, and loss of self-respect. Whenever we act or speak, we pledge to do so, however, without judging or condemning any individual, especially any woman who has been involved in abortion.

This compassionate Christian approach also requires that we speak up for those who, because of age or infirmity, are perceived in many European states to be a burden on others, and will strongly oppose the growing euthanasia culture. EU member states which proclaim their commitment to equal opportunities for disabled adults often ignore their duty to afford equal protection to disabled pre-born human beings. They have adopted a double standard. We will use our voice in the European Parliament to challenge these primitive prejudices and fears concerning disability. Negative and defeatist, deeply insulting to the born disabled, eugenic abortion also causes severe trauma to the mother.

CPA members will wake up Europe to the reality of the demographic consequences of an anti-life culture. With many European birth-rates falling dangerously below replacement levels, we now face major economic and social problems associated with an ageing population. The issue of live birth-rate in turn has implications for the question of migration. Member states which kill their unborn and do not support marriage and family life, are having to replace this missing workforce through liberalising the numbers of people they admit, with inevitable issues relating to integration.

Much western aid to developing countries is ruthlessly anti-life, with tens of millions of taxpayers' money being spent on promoting abortion and sterilisation in China, Bangladesh, and elsewhere. The CPA deplors such 'aid' programmes: they do not provide solutions to poverty but merely export our 'culture of death' to countries struggling to develop their economies.

In the European Parliament, we pledge ourselves to a continent in which all citizens enjoy equal status, in which the extended family is reinforced as the bedrock of social structure, where motherhood is once again respected, and where we use with wisdom the fruits of new scientific discoveries.

MEPS for the CPA therefore pledge to:

- Challenge the European culture of death by seeking legislation which confers the full protection of the law on all human life from conception until natural death.
- Ensure recognition for the millions of women who have been violated. Post-abortion trauma must now be recognised as a women's disease in all member states.
- End across Europe the practises of cloning, embryo experimentation and all reproductive technologies which lead to the intentional destruction of human life.
- Support legislation to prevent the patenting of natural genetic material, modifications to the human germline and the trade in sperm, ova and human beings at the embryonic stage of development.
- Outlaw voluntary, non-voluntary and involuntary euthanasia by omission or by direct act, including neonatal euthanasia and euthanasia of patients in a 'persistent vegetative state'.
- Seek the Europe-wide provision of pro-life pregnancy care services, including provision of accommodation for women made homeless by pregnancy, pregnant women with special

needs and one-parent families. We also want post-abortion counselling, hospices (capital and running costs) which provide terminal or palliative and respite care for adults, children and infants.

- International aid will be ended to any agency or government which promotes abortion, euthanasia or sterilisation programmes, coercive contraception or other violations of human rights (e.g. arbitrary imprisonment or deportation, slavery, or sale of women or children).

h) Fair Employment

It is easy to assume that things cannot change for the British workforce. But it is possible, relatively quickly, to change the work patterns of substantial numbers of people for the better. Working with business organisations, unions and employers forums, the Christian Peoples Alliance will seek to increase the income those in the poorest sectors of society get. It will also identify ways of overcoming problems related to over-work, so that time is released for people to spend in rest and recreation and in developing relationships, especially with older relatives and with children.

- We will review the minimum wage set at £6.50 per hour from October 2014 for adults over 21. The CPA aims to increase this to £8 per hour as soon as practically possible following consultation. We believe this is a key factor in our drive to care for the poor and reduce poverty.
- We will make zero hours contracts illegal between ages 21 to 65. These distort the workforce by tying someone to a job from which they may be receiving no income at all and makes it very hard for them to find other work. Agencies are available for employers to get workers at short notice. The only reason for zero hours contracts is to have a reserve of cheap labour. It must stop.

Christians have long been involved in many initiatives 'on the ground' in their communities, including food banks, debt counselling, and practical care for people on the streets. Low wages are not the only cause of poverty and we will always look for ways to help people who need help for whatever reason. We don't just talk good policies we act then out whether or not we are elected to public office. In everything we do we will seek to support all initiatives that help the poorest in our society.

i) School Education

A child's education is the prime responsibility of its parents which it is the duty of Government not to undermine. As Christian Democrats we oppose encroaching interference by the State, often in a very liberal and immoral way, in the content of the curriculum. As a result the content of the National Curriculum has become a key battle ground and it is set to become even more of a battle ground in the future.

The Christian Peoples Alliance says:

- Education means teaching all points of view, otherwise it becomes indoctrination, not education. Sadly today too much of our education is beginning to fall into the indoctrination category. It is not the aim of CPA to indoctrinate something different but to educate properly. This basic rule needs to be instilled into our children when teaching all subjects. Most notably:
- Religious Education must explain what both the adherents of the religion believe in a clear way and it is good practice for adherents of a religion to be invited into a school to explain their views. At the same time children should also be taught what critics of a religion teach and this must apply to all religions, Christian, Muslim, Hindu, Buddhist, etc.
- The idea of macroevolution should be acknowledged the majority position of the scientific community, and surveyed. However, the strength of Intelligent Design, which caused the longterm leading atheist Antony Flew to side with Einstein and Aristotle in acknowledging

God as universal creator, should be fairly outlined, and his book, *There Is A God*, should be mandated study to all entrusted to teach science.

- When teaching history great care should be taken to express history from different perspectives and also to teach history which is relevant to the child. For instance it is more valuable to learn about recent wars than what happened in 1066 interesting though that may be to some. When talking about recent wars children need to know the good and the bad and understand the different perspectives people have.
- Sex education should teach both Christian values of marriage between a man and a woman for life and the need to preserve one's sexual organs for marriage and also the secularist view of having sex when you want it but using condoms to prevent disease. All children approaching puberty should know about sexually transmitted diseases and how and when they can be caught. What other religions teach about marriage should also be explained. Children must be taught good and evil, right and wrong, morality and immorality and that "human rights" is a secularist concept not followed historically.
- Parents should always have the right to know the details of the curriculum in their children's school and to withdraw their children from certain classes if they wish. Teachers should be encouraged to teach from different perspectives not just their own but they should have the right to express their views as well as teaching the views of others.
- Christian worship in all schools was part of the 1944 Education Act. Today the CPA believes that all children should know what Christian worship is and the role it plays in our society. To get a full understanding they must participate in it and be encouraged to engage themselves if they wish to. However parents should equally always have the right to say they do not want their children to participate in Christian worship or Islamic worship or any other religious activity.
- Christian schools and Muslim schools and schools of any other faith should be allowed and if appropriate state funded but every effort should be made to ensure a broad curriculum in these schools and that other points of view are taught. If this is not the case then State funding should be withdrawn. Schools set up with a clear faith ethos should have the right to set their own admission policies. However if admission policies are set too narrowly then State funding may not be appropriate.
- As far as school structures are concerned we will do all we can to provide a stable educational environment for children. Stability is vital in education and constant changes leave children feeling insecure. Too many structural changes have been taking place over the past 20 or so years.
- For Universities the CPA wants open debate on all issues and to encourage close relationships between Universities and the world of work. Our universities should increasingly become national debating centres and State funding should be given to encourage this process with certain debates and lectures being open to people from outside the University to come and participate. The CPA wants an open and free society where ideas can be expressed and no-one lives in fear of expressing them.

j) Health Service

Supporting the family and following strong principles of good and evil, right and wrong will lead to healthy relationships and happy lives which in turn we believe means there will be less of a burden on the health service. However, there will always be some that need medical care and where that is required it should be of the highest order.

The CPA will end the culture of bureaucracy in the NHS and do all we can to assist doctors to be able to make the best clinical decisions and prescribe the best treatment in all cases starting with the GP.

As with education we want stability in the Health Service. We would

- Impose a moratorium on Accident & Emergency and hospital closures and re-configurations unless there are evidence-based, clinical reasons which have the support of the local population and the affected professional staff. There have been enough closures and changes.
- Encourage nursing training to contain an increased sense of vocation and enable nurses to be involved in the care of patients to a greater extent.
- Have national standards of healthcare rather than targets
- Restore a pro life ethic across the NHS so that every member of staff is doing their best to assist the healing of a patient and are not asking questions about whether their life is worth living.
- Provide the means for staff to identify and report their concerns about quality of care and patient safety without fear of recrimination for whistle blowing.
- Restore the voice of the patient and improve responsiveness to patients and public by improving the NHS complaints process and by instituting independent, accessible bodies with statutory powers to intervene and act on concerns expressed by patients and staff.
- Reduce the NHS and Department of Health dependence on management consultants; increase the influence of healthcare professional bodies, health staff and patient groups; and restore responsibility for health planning to public health and clinical leaders.
- Use the purchasing power of the NHS to get the best deals for all NHS supplies, equipment, and pharmaceuticals for the benefit of patients.
- We will also ensure respect for older people and the long term ill by working towards state funded personal care for the elderly and disabled people. No-one should be forced to sell their home to pay for care. In addition home care services must be improved and the option of sheltered accommodation should be made available where it is the right solution for an elderly person. The CPA would also reward those who stay at home to look after an elderly parent by increasing the Carers Allowance substantially from £61.35 per week to £100 per week and not linking it to any other benefit. It is in the national interest to do this since there are many elderly people who remain in hospital solely because they don't have a relative to care for them.

k) Immigration

It is essential we have a mature and balanced approach to this problem and avoid emotional rhetoric that can lead to racism and hatred of others. The Christian position is based on a common humanity being in God's Image (Imago Dei). Neither nationalism nor ethnicism overrides the basic Imago Dei.

However, nationalism and ethnicism belong to a fallen world, and can lead to social discord, whereas the new covenant urges social peace within the global gospel. Even as we have an obligation to UK politics, we have an obligation to UK society's harmony under God. Responses must not be anti Christian.

The Christian position does not disallow identity change: certainly the UK has undergone many, such as Romanisation and Normanisation. However, it disallows identity change by foul means. Immigration should be fair.

Definitions

The term 'immigrant' defines someone who has permanently moved into a country, while migrant generally refers to someone who has entered an area (or country) from outside for a short term work or educational objective. There are numerous instances where official migrants remain without permission beyond their legal term and so become illegal immigrants. Unrestricted

immigration is unfair, both on existing citizens and those who seek to settle here by legitimate and legal means; and its costs are considerable.

Our Christian duties

God told his chosen people: "Don't mistreat or oppress an immigrant, because you were once immigrants in the land of Egypt" (CEB: Ex.22:21). This means that, once welcomed, immigrants are to be well treated as neighbours. This does not mean, however, that Ethnic Israel was to let mass immigration reculturate their land. Reculturation was forbidden. Whilst, in certain respects, Israel constitutes a special development in salvation history, it still offers wisdom for us today. If our immigration priorities are to provide a safe haven and to acquire into the country necessary skills, then immigration need not, and indeed should not, be at the expense of the values, freedoms and culture of our nation.

Statistical Reality

Population Density: England is the sixth most crowded country in the World. 1997-2010 showed a net immigration gain of about 2 million, with roughly 80% from non-EU countries, and figures project an extra net increase of 7 million by 2027, two-thirds of this by immigration. Approximately 45% of Londoners are now White British, down from 58% in 2001. Far right politics have been a reaction to fears of overcrowding and significant changes in the ethnic makeup of our population. Christians, however, must take both a realistic and grateful view of the natural and human resources that God has provided, and must never be motivated to base citizenship rights on specifically racial grounds.

Asylum Seekers

The Convention on Refugees 1951 (globalised by the 1967 Protocol) states that countries should offer first port of call shelter for those perceived to be fleeing from unjust persecution. If Port 1 is overloaded, subsequent ports should be open for fair distribution. The wisdom and fairness of the UK Border Agency has long been suspect. Their policies and actions must be audited for just ethical standards, including a proper up-to-date awareness of worldwide human rights issues, such as the way conversion to Christianity and other faiths can lead to serious persecution, including a death sentence, in many countries; for instance, in a number of Islamic nations such as Iran and Saudi Arabia. We will certainly give priority to those who have faced or may face persecution in such countries.

Economic/Educational Immigrants

The UK needs guest workers due to declining and ageing populations. But it is unjust to take migrant professionals from developing countries to meet our own skills shortages, whether nurses, doctors or IT specialists. This long term issue will be addressed by our policies to support marriage and family life to reverse the domestic depopulation trend.

Until the declining birth rate is reversed, we favour a UK or EU version of the American Green Card system for determining who can come to work in Britain. The system is basically designed to assess how useful applicants are likely to be to the UK workforce, or how genuine their claim to student status is. Its Tier 3, designed to monitor low-skill short-term economic immigration, has never been used since the European Economic Area (EEA) visa-free door remains open to EU citizens, who can be tempted in by guaranteed benefits and even bogus offers of paid employment. EEA access should have a monitored condition which makes migrant workers and their sponsors responsible for housing and medical cover independent of the State. This will broaden accountability and encourage self-responsibility for those without current citizenship status, whilst reducing the burden on the taxpayer. After leaving the EU it is only fair that EEA migrants should also be subject to the same points system.

An official mechanism to help immigrants enslaved (trafficked) without passport protection, such as those groups like 'Hope for Justice' seek to help, should be widely publicised. Such agencies deserve State funding. Economic migrants can, by stolen passports, be enslaved, their wages stolen by traffickers, and also deprived of many of the protections relating to health, pay, housing, travel, and other welfare needs that many of us take for granted. They can end up homeless and completely disempowered. It is reported that about 20% of international students remain legally; the remaining 80% go largely unmonitored.

It is crucially important that the citizenship status of both parties to a marriage should be checked, and both parties fully warned about the possibility of illegal immigrants being denied a right to remain, before any wedding is conducted. Marriage should not be abused merely as a way of gaining citizenship status.

Illegal Immigrants

There are an estimated 0.5 million illegal immigrants in the UK, mostly in London. The UK Border Agency is tasked with finding & deporting them: it is costly and time consuming. We should be ensuring that the system is fair, both for those who wish to live and work here legally, and for genuine asylum seekers. We should not legitimise illegal immigration.

- We reject a Qualified Amnesty. It may cause financial & social problems down the line. Crime should not pay. There inevitably has to be a time, however, when illegal immigrants have been here so long without committing any crime and without recourse to the State that they should be allowed to remain. We consider this point to be 10 years though there should be a further limit of 5 years for such people before State benefits can be claimed.
- We will reward voluntary surrender by more sympathetic evaluation and free repatriation if required. We will punish concealment with tough penalties. Attrition through enforcement could make it harder to obtain benefits such as paid employment, medical care, and formal education, significantly reducing the size of the illegal population at reasonable cost by making emigration the best option. We will then pay for the air fares of those returning on the condition that it is understood they will never be allowed to visit the country again unless the cost is refunded.
- We will greatly increase the efficiency and effectiveness in which our borders are managed. If we remain in the EU this will be managed within EU rules. Outside of the EU it can be much more effective and fairer to all non-Britains wishing to come here.

1) Restorative Justice

For a real and lasting reduction in crime we need to tackle its root causes. If Christian values of loving neighbours, loving enemies and forming lasting stable relationships are followed then real crime will cease. The by product of this will be safer streets, better parenting and a happier society. Our aim is to eliminate the yob culture and the "me first" society.

Relationships are absolutely key when we are talking about crime. Stable relationships of love and caring are needed in every society and are the fundamental basis of a Christian community. Of course everyone at some time in their life will make mistakes. When this happens as a society we should look first at restoration and only second at punishment. At the moment too easily we arrest people and bang them up in a police cell or jail without making any attempt to understand why the so called crime has been committed or what is happening. This frequently causes resentment and anger. The police approach is arrest first and ask questions later. This has got to change to a process of ask questions first and seek to resolve a problem and arrest only as a last resort.

Where the criminal justice system has to be involved the central goal of the Christian Peoples Alliance is to repair the relationship between the offender and victim. This process ensures that victims can tell offenders the real impact of their crime and hopefully receive an apology. Offenders

have a chance to understand the real impact of what they've done and do something to repair the harm. They will also have a chance to explain their motive to the victim and explain why they did what they did while at the same time they are held to account. Notwithstanding this helping the victim is central to the process. There is research which shows that this is the best way to reduce crime and anti social behaviour, reduce re-offending rates and has the by product of cost savings and less fear of crime. This is not done in isolation and is not a soft option, people can still be set to jail, but we would make it a vital part of the criminal justice system.

We are very keen to re-invigorate Neighbourhood Watch Schemes and these will be properly funded. At the same time support for Street pastors and special constables will support the community approach. CPA policies are to invest in social institutions which encourage a law abiding lifestyle and especially to support the family.

At the moment half of all offenders go on to recommit crime so at the moment the prison system on its own simply isn't working. New initiatives are desperately needed. In addition to the restorative Justice system outlined above we will also:

- launch a "pathway out of the life of crime" initiative to help parents whose children have been lured into crime. This will be linked in with our overall policy to support marriage and the family outlined above.
- take a tougher approach to drug use because of the clear link between drug use and crime.
- restore local authority licensing of the sale of alcohol and repeal the 24 hour licensing legislation to seek to reduce the number of alcohol related offences and the number of people who become alcoholics.
- increase the resources being spent on vocational courses in prisons to give prisoners the best possible chance of working when they are released. Studies in America have shown that those who acquire vocational qualifications in prison are 33% less likely to offend.
- repeal the Gambling Act 2005, and add new controls put on Casinos with mandatory warnings having to be placed in all betting shops that gambling can cause serious poverty. We will ban the advertising of all gambling just as the advertising of smoking has been prohibited.
- oppose any attempts to relax moral laws such as legalising brothels or legalising prostitution. This undermines the welfare of society as a whole by treating women as sexual playthings rather than objects of real love and affection which they are meant to be.

m) Youth Policy

Britain's youth unemployment is around 13% at the end of last year. Changes to the Welfare State for unemployed under 25's is creating a sense of hopelessness among some who have nowhere to turn from age 18 to 25.

At the same time the cost of living has increased albeit at a slower rate, but it is still rising while a lack of discipline in society has led young people to resort to loan sharks as a first option to manage bills. At the same time when the far right blames all society's problems on immigration it encourages racism and class hatred among the youth, even gang psychology.

There are alarming reports of children engaging in emotional and physical abuse towards their parents and society, so that it seems the breakdown of moral signposts from a very young age has become a norm.

CPA proposes:

- Reinforce and strengthen programmes to ensure unemployment is not a voluntary option for any young person. We want to see more resources allocated to encourage apprentice schemes and voluntary placements which can lead to full time employment after a period.

These placements must not be motivated by greed for 'financial sweeteners' not cheap labour but the desire to give a young person a chance. Rogue employers will be weeded out.

We want young people to have community mentors who can help them make the right decisions. The ethos of loving our neighbour has almost become outdated whereby we may not even know who are living on our streets. If young people are engaged with their community then it encourages safer neighbourhoods and involvement with the elderly so they feel supported. We need more community spirit and less division. We want these community schemes to operate outside the police or social services.

We would provide more respite centres for families experiencing breakdown, and easy access to counselling and training in child rearing, free of charge to anyone who wants to commit to participating in it.

n) Defence & Foreign Policy

The CPA is committed to working towards international peace and security by encouraging multilateral security initiatives. We are in favour of reducing the amount of armaments in the world and outlawing all weapons of mass destruction (WMD) including our own. The CPA can never envisage a situation where it is morally acceptable for a nuclear weapon to be used. If that is so then it is not a deterrent. It is much better to negotiate away all nuclear weapons whoever holds them.

We want Britain to be part of a Europe and indeed of a world of sovereign Governments cooperating with each other as much as possible. There is no doubt that trade is to everyone's benefit in an open way. This was the "intergovernmental" vision of Winston Churchill. We do not want to see a return to mass trade barriers. The EU sadly has gone down a different track. It is not Europe's fault but the fault of the drivers for an EU superstate to which we must now say our "Non".

We believe in fair trade worldwide so that developing economies in the world can grow without competing with cheap subsidies products from elsewhere. This will need in some circumstances to be supplemented by Overseas Aid. Grinding poverty still holds 2.8 billion people around the world in its grip. The Bible makes it clear with over 3,000 references to poverty that God hates injustice and that to love our neighbours as ourselves is a mandate that Britain should follow. For the Christian Peoples Alliance, poverty is not an accident. The CPA will therefore pursue policies that challenge its root causes, such as wars, generalised violence, persecution, human rights abuses, the arms trade, corrupt government, the crippling debt burden and unfair trade practices that distort the economies of poor countries. Tear Fund alone received £18.6million in 2012/13 in Government Grants according to their accounts all of which is going to the poorest and most destitute in the world. Others would take all this away which is absolutely wrong. But we will also ensure that the emphasis of our foreign aid is on development for the recipient's self-sufficiency, rather than rewarding inefficiency and corruption, or funding politically correct causes. We would restore to TEAR fund the grant they were given of £24.1m in 2011/12. The response to disasters such as that in the Philippines shows that the British people do care about those abroad that need help. We must be ready to extend a compassionate hand to anyone in our human family who needs it, wherever they are in the world.

We want a Britain that plays its full part in the world through the United Nations where we must maintain our permanent seat on the Security Council. We must be involved and give support to international peace agreements and international trade agreements. We must re-establish a close relationship with the Commonwealth and maintain the special relationship with the USA.

We will rebuild favourable trading relationships with any country in the world which wants to join with us in doing so to our mutual benefit provided they do not have an unacceptable human rights record. Prior to our membership of the EEC this was granted to Commonwealth countries and they will probably be the core of these new arrangements but not necessarily so. The reality is that

before we joined the EEC, or the EU as it now is, we had a small trading surplus with the other EEC nations. After we joined that quickly became a large deficit. That means that our membership of the EU has been more beneficial to other EU nations than it has been to the British. We want to be a country that plays its full part in the world and seeks trade agreements with the new economic powerhouses of China, Russia, India and Brazil as well as the emerging powerhouse of Africa. Trade with Europe may initially be diminished if we leave the EU but we will then be in a stronger position to increase our trade with the rest of the world, especially the Commonwealth. Over time there is no reason why we should not develop mutually beneficial trading relations with the EU as indeed Switzerland and Norway have done both of whom have stayed outside the EU.

It is the fashion to separate “moderate Islam” from “radical Islam”. However there has been no proper analysis of where the one is separated from the other. For this reason we say as follows:- We want a full debate on the place of Islam in society which will include very important questions about promotion of violence against people because of their faith, attitude to women and attitude to people who want to leave Islam. While persecution of Christians is being carried out so obviously and clearly by Muslim Governments we would stop all state support for any Muslim organisations in the UK and seek international agreements for other Governments to do the same. We will give full support where we can to Christians and other faith groups who are being persecuted and offer them refuge wherever it is needed. We will seek international agreements to aid in their protection. At this stage we would not go so far as Angola has in outlawing Islam because what the Qur’an teaches.

The persecution of Christians has come to the fore because of the actions of groups like Boko Haram and Islamic State. CPA policy is to give aid to displaced refugees and to provide safe havens for those who need them. At the moment the UK Government is giving £338million in aid to Pakistan. We believe this aid should be dependent on the Pakistani Government scrapping law 295C. Under this law if anyone criticises the prophet Muhammad or the Qur’an they have to be put to death. Thus Asia Bibi is on death row because she said, “Jesus Christ died for my sins, what has Muhammad ever done for you.” This cannot continue. Only if Asia Bibi is released and if this law is scrapped can aid to Pakistan continue. We should also work with the US and other Western Countries to this end. All other direct aid to Governments should be conditional on Christians and other faith groups not being persecuted.

o) Housing & Development

The breakdown of families and marriage, coupled with increased immigration, has together put the need for housing in our society under increased strain.

The first resort is not just to build more houses, but to address some of the underlying causes of the increased need. This we have done elsewhere in this manifesto. Coupled with this, where wealth has increased there is also an increased likelihood that some people will own both a working home in a city, and a rest home of some sort away from a city.

Overall, therefore, undoubtedly the increased demand for housing needs to also be met by building more houses. The CPA proposes:

- that the process of encouraging more new housing to be built in city centres be increased. As shopping habits are changing and more people are either buying online or going to out of town shopping centres, old city centres can be re-invigorated by building new shops with flats above them. This housing is useful for anyone who does not want a garden, particularly young people, and in many cases reduces travel requirements so easing congestion on road

and rail. It also helps the shopping centres themselves by increasing the number of people who live nearby and does away with places that are dead at night.

- that unused development areas be identified, and significant new sites, be made available for housing.
- that in areas where there are a significant number of empty houses, if these cannot be brought back into use, we will look at redevelopment to improve and invigorate the area. This will sometimes be painful in the short term, but should have long term benefits.
- to ensure that 90% of housing is CO2 neutral by 2050, through housing developments that are carbon neutral, and by taking further measures to encourage the insulation of existing houses.

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- P) Transport

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- Enormous amounts of money have been spent on new roads and new railways over the past 5 years but the question of increasing the capacity of London's airports has been carefully sidestepped for mainly political reasons. This has now brought us to the place where there is an urgent need to do something.

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- The Christian Peoples Alliance believes the ideal solution is to build a new hub airport in the Thames Estuary as has been suggested by the Mayor of London. Money could be diverted from the HS2 railway proposals to build this and the economic benefits would be far greater.

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If this possibility is not considered feasible then the only other option is to build an extended runway at Heathrow. London can only have one major hub airport and extending Gatwick or Stanstead is not an option in our view.

p) Ecology

The Christian Peoples Alliance affirms that ecology is part of loving God, loving others, and loving our individual selves (Mk.12:30f.), and that ecology goes back to Genesis, a looking after God's garden which takes us above mere self-interest. "So close is the association between Yahweh and the land that an infraction against Yahweh has the effect of polluting or defiling the land" (Elmer Martens' *God's Design*, 1994:115). Humanity's sinful itch to exploit the earth's resources has led to global pollution. 'Mother Earth' too easily leads to deification of nature: gods created in man's image are demonic. Earth is more sister than mother, part of God's creation which we have an obligation to. Yet even 'sister' is too strong, as Earth is not in God's likeness, while humanity is (Gen.9:6). Therefore ecology is right but is subject to human needs. The gospel has a green tinge.

Some have criticised Gen.1:26,28 as encouraging the destruction of nature. Sadly all of western man has never been totally committed to *Genesis*, nor are all atheists eco- friendly. It is not the texts that are wrong, but those who ignore or abuse them. Being a Christian helps the world. Besides the context of being under the creator's authority, the picture is more of human priesthood in a garden temple, from which to man was to cultivate, guard, and preserve the wider world. It was man's subsequent fall into rebellion which has led to global compromise. "The dominion God gave man is a responsible stewardship which involves the husbanding of the earth's resources. The Creator does not encourage the destruction of what he has made" (John Stott's *New Issues Facing Christians*, 1999:139).

Practical steps include encouraging repentance of previous abuse, seeking God's blessing on the world, avoiding wastefulness of food, downplaying vanity values, and of vandalism, disposing of waste wisely, such as through recycling, transparent information of product eco-friendliness, and political pressure at national and global levels. Ecological balance is biblical, and a biblical balance

is required for it to work well. So far as we are able, we aim to reverse many ecological trends that did not exist in biblical times, such as Global Warming. While wars and environmental calamities may signpost the return of Christ, we at least should discourage them.

Environmental concern is global, often reaches governmental level, and includes the issues of land contamination, endangered and depopulating species (such as bees), deforestation, changing climates, chemical emissions, rising oceans (which could lead to weakening of economies and national borders). We commit to a biblical scientific assessment of ecological research, to decrease the adverse impact of humanity on our world. We commit to encouraging a more sustainable Britain. The Christian Democratic approach is to promote the emergence of self-reliant local economies, democratically supported by devolved decision-making, preserving the beauty of creation entrusted to all the people of Britain. We believe that investing in the social ecology of human relationships, especially family life, will also help ensure wise stewardship of the natural ecology. We commit to challenging the unequal consumption of scarce resources, as it is people's lifestyles and consumer choices which make the difference to social justice and environmental protection. The CPA requires a shift away from the me-first values that hasten unnecessary consumption and which lie behind the destruction of nature.¹ Our whole approach to government will develop this culture shift.

We shall encourage sustainable fuels, sustainable environment, and sustainable living. We favour a sustained programme of investment in energy conservation, localised energy generation, and renewable technologies, as the primary means to boost economic demand, rather than reliance on money/supply solutions.

Costing

It is very easy for an opposition party to make wild promises but we believe we are being responsible. The cost and benefit of our proposals we see as follows:

- Strengthening marriage. It is stated above that the breakdown of marriage is costing the country £49 billion this year. We expect to be able to change the whole culture of our society. This will claw back substantial amounts of this money. In the short term our grants for marriage and child training will involve a cost, but we feel it is legitimate to borrow money to finance these as the short term cost will be outweighed by the long term gain.
- Changes we intend to make to Income tax, national insurance and stamp duty we anticipate will be neutral so that if though additional money is being raised at the top end there is also a reduction at the bottom end in all cases.
- By doing away with nuclear weapons we anticipate there will be a substantial savings which we would apply to our schemes for the youth outlined above.

There is substantial cost involved in our capital investment schemes but we feel it is always legitimate to borrow for capital investment as once the investment is complete if it done in the right way then wealth creation is bound to follow.

Appendix 1

Government Help to Buy Schemes

Under the equity loan scheme, buyers are able to buy a new-build home with a deposit of just 5%, and can borrow up to 15% of the property's value from the government. The government then owns a stake in the property.

¹ See Prof. Glynn Harrison's *Ego Trip*, 2013.

Under the mortgage guarantee scheme, buyers can purchase any home up to the value of £600,000, and up to 15% of their loan is underwritten by the Treasury.

As with the equity loan scheme, buyers need to put down a deposit of at least 5%. The English scheme began in April 2013, but the Scottish and Welsh schemes started later.

Options

Fears that the Help to Buy scheme has driven a surge in house prices has led to speculation that the Bank of England could seek to modify it.

In 2014, Bank governor Mark Carney warned of the dangers the booming housing market posed to long-term financial stability, and said the Bank was considering providing advice on “changing the terms” of the Help to Buy scheme.

One option for the Bank’s Financial Policy Committee (FPC) is to recommend a change in the rules, so that only properties under the value of £300,000, for example, would qualify for the scheme.

Rob Wood, the chief UK economist with Berenberg Bank, believes the Bank should now try to cut the scheme back. “We expect the Bank to recommend watering down the scheme in its annual review in September,” he said.

However, others think it more likely that the FPC will recommend other measures to control the housing market - such as requiring lenders to hold more capital to protect themselves against risky loans - or limiting the amount they can lend in relation to a borrower’s salary.

Lloyds has already announced that it will lend no more than four-times salary on mortgages above £500,000.

<http://www.bbc.co.uk/news/business-27608313>. BBC report 29/5/2014

Appendix 2

Debt levels

Britain’s debt mountain has topped £1,387trillion, and is now the equivalent of 90% of the entire economy. The grim milestone was passed at the end of 2012, new figures from the Office for National Statistics revealed. It lays bare the dire state of the nation’s finances in the wake of the 2007 financial crash, which has seen government debt double in just five years.

Gross national debt has risen dramatically since the financial crash in 2007, new figures from the Office for National Statistics show.

The ONS said that in December gross debt, which includes all financial liabilities of both central and local government but does not take account of liquid assets, was £1,387,436,000,000, up 7% on a year earlier.

By comparison, the entire British economy was valued at £1,541,465,000,000.

The dismal state of government borrowing has already forced Chancellor George Osborne to abandon his target to see net debt, a different measure, falling as a percentage of the economy by 2015-16.

Gross debt had been fairly level in the decade from 1992, when John Major won the general election. It rose from £238billion in 1992 to £402billion 10 years later.

But under Labour debt levels gradually climbed before the financial crash in 2007 led to an explosion in borrowing. In the last five years gross debt has soared from £577billion in 2006 to £1,387trillion in 2012.

It means gross debt is equivalent to 90% of the entire UK economy, well above the 60% threshold set by the European Union.

The UK gross debt level is up from 85.5% of GDP at the end of 2011 and just 43.3% in 2006.

The Labour Party says “This is happening because our economy has flatlined for the last three years and unemployment is high and rising again. We should be acting to get the economy moving, not paying for the mounting costs of this government’s total economic failure.’ However the greatest increase was under their tenure.

Under rules agreed in the Maastricht Treaty, all European countries must report every year on their finances to ‘avoid excessive budgetary deficits”.

Under the rules countries should run a debt to GDP ratio of 60%.

These figures do however show that the amount of the increase in government borrowing each year is falling.

The gap between government spending and what it raises through taxes peaked at £161billion in 2009, falling to £150 billion in 2010, £119billion in 2011 and £98billion in 2012.

It means net borrowing as a percentage of GDP stood at just 6.8% at the end of 2012, its lowest level since 2008 and at similar levels to those seen in the mid-1990s.

Last updated 20161019