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CERTIFICATION OFFICE  
FOR TRADE UNIONS  
& EMPLOYERS' ASSOCIATIONS  
24 SEP 2013  
RECEIVED

# FORM AR27

Trade Union and Labour Relations (Consolidation) Act 1992

## ANNUAL RETURN FOR AN EMPLOYERS' ASSOCIATION

Name of Employers' Association: DASH GENERAL MASTER RANGERS ASSOCIATION

Year ended: 31/12/12

List No: CO 150841K

Head or Main Office:  
1A CLYDE SQUARE  
DUNDEE  
DUNDEE 1AH

Website address (if available):

Has the address changed during the year to which the return relates?  
Yes  No  (Tick as appropriate)

General Secretary: RITSON, CA.

Contact name for queries regarding the completion of this return: DAVID ANDERSON CA

Telephone Number: 01542 852212

e-mail: 200116@rdmsca.com

**PLEASE FOLLOW THE GUIDANCE NOTES IN THE COMPLETION OF THIS RETURN.**  
Any difficulties or problems in the completion of this return should be directed to the Certification Office as below or by telephone to: 020 7210 3734

The address to which returns and other documents should be sent are:

For Employers' Associations based in England and Wales:  
Certification Office for Trade Unions and Employers' Associations  
22<sup>nd</sup> Floor, Euston Tower, 286 Euston Road, London NW1 3JJ

For Employers' Associations based in Scotland:  
Certification Office for Trade Unions and Employers' Associations  
Melrose House, 69a George Street, Edinburgh EH2 2JG

20 AUG 2013  
Certified a true copy of the Original  
Cl A Shaw  
(Revised February 2011)

# RITSONS

Chartered Accountants & Business Advisers

Our Ref: DA/AH/4/6048

Your Ref.

26 July 2013

Certification Office for Trade  
Unions and Employers Association  
Melrose House  
69a George Street  
Edinburgh  
EH2 2JG

Dear Sir,

Banff & Moray Master Plumbers Association

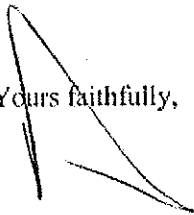
Please find enclosed AR27 duly completed and signed along with a copy of the constitution.

The current list of all officer input at 31<sup>st</sup> December 2012 were as follows:

President  
Senior Vice President  
Junior Vice President  
Executive Committee

Mr R Duncan  
Mr B J Yeats  
Mr R Leslie  
Mr A Stuart  
Mr A M McKerron  
Mr G G Milne

Yours faithfully,



Acc  
29 AUG 13  
Rec

1A CLUNY SQUARE · BUCKIE · AB56 1AH · LP-5

Tel: (01542) 832212 Fax: (01542) 833531 E-mail: buckie@ritsonsca.com Website: www.ritsonsca.com

OFFICES AT INVERNESS, FORRES, ELGIN, BUCKIE, KEITH, GRANTOWN

RITSONS was established in 1909 and is one of Scotland's oldest Firms of Chartered Accountants



Registered to carry on audit work by the Institute of Chartered Accountants of Scotland.

Regulated for a range of investment business activities by the Association of Chartered Certified Accountants.

A. E. SIMPSON M.A., C.A., W. B. DEANS B.S., C.A., D. NEWTON B.S., F.C.A., D. J. ANDERSON C.A.  
S. ROSS F.C.C.A., C.F.A.; D. HORN C.A.; J. BRASH B.A., C.A., D. PALOMBO M.A., C.A.  
CONSULTANT: J. YEOMAN M.A., C.A.



# RETURN OF MEMBERS

(see note 9)

| NUMBER OF MEMBERS AT THE END OF THE YEAR |                  |                |   |        |
|--|------------------|----------------|---|--------|
| Great Britain                            | Northern Ireland | Irish Republic | Elsewhere Abroad<br>(including Channel Islands) | TOTALS |
| 38                                       |                  |                |   | 38     |

## OFFICERS IN POST

(see note 10)

Please attach as an annexe to this form a complete list of all officers in post at the end of the year to which this form relates, with the title of each persons office.

## CHANGE OF OFFICERS

Please complete the following to record any changes of officers during the twelve months covered by this return.

| Title of Office       | Name of Officer ceasing to hold office | Name of Officer Appointed | Date of Change |
|-----------------------|--|---------------------------|----------------|
| President             | Mr N Hadden                            | Mr R Donnan               | 2/5/12         |
| Senior Vice President | Mr R LESLIE                            | Mr B S Yeats              | 2/5/12         |
| Junior Vice President | Mr Mr R Donnan                         | Mr R Leslie               | 2/5/12         |
|                       |  |                           |                |
|                       |  |                           |                |
|                       |  |                           |                |
|                       |  |                           |                |

# REVENUE ACCOUNT/GENERAL FUND

(see notes 11 to 16)

| Previous Year |                                     |   | £    | £               |
|---------------|-------------------------------------|---|------|-----------------|
|               | <b>INCOME</b>                       |   |      |                 |
| 2923          | From Members                        | Subscriptions, levies, etc  |      | 2848            |
| 12            | Investment income                   | Interest and dividends (gross)<br>Bank interest (gross)<br>Other (specify)  | 11   |                 |
|               |                                     |   |      | 11              |
|               | Other income                        | Rents received<br>Insurance commission<br>Consultancy fees<br>Publications/Seminars<br>Miscellaneous receipts (specify)<br><i>Surplus on Prescriptions (see Giff note)</i><br><i>Surplus on Dinner Dues</i> | 692  | 2865            |
| 1655          |                                     |   |      |                 |
| 295           |                                     |   |      |                 |
| 4276          |                                     |   |      | 696             |
|               | <b>TOTAL INCOME</b>                 |   |      | <b>3545</b>     |
|               | <b>EXPENDITURE</b>                  |   |      |                 |
|               | Administrative expenses             | Remuneration and expenses of staff<br>Occupancy costs<br>Printing, Stationery, Post<br>Telephones<br>Legal and Professional fees<br>Miscellaneous (specify)<br><i>Insurance</i>                             | 2204 |                 |
| 2128          |                                     |   |      |                 |
| 153           |                                     |   | 167  |                 |
| 300           |                                     |   | 300  |                 |
| 389           |                                     |   | 389  |                 |
| 2970          |                                     |   |      | 3260            |
| 72            | Other charges                       | Bank charges<br>Depreciation<br>Sums written off<br>Affiliation fees<br>Donations<br>Conference and meeting fees<br>Expenses<br>Miscellaneous (specify)<br><i>DEFICIT on annual dinner</i>                  | 68   |                 |
| 56            |                                     |   |      |                 |
| 929           |                                     |   | 1062 |                 |
| -             |                                     |   | 125  |                 |
| 1051          |                                     |   |      | 1506            |
| -             | Taxation                            |   |      | <del>1506</del> |
| 4022          |                                     |   |      | <b>4366</b>     |
| 254           |                                     |   |      | 821             |
| 1667          |                                     |   |      | 16861           |
| 16861         |                                     |   |      | 16040           |
|               | <b>TOTAL EXPENDITURE</b>            |   |      |                 |
|               | Surplus/Deficit for year            |   |      | 821             |
|               | Amount of fund at beginning of year |   |      | 16861           |
|               | Amount of fund at end of year       |   |      | 16040           |

**ACCOUNTS OTHER THAN THE REVENUE ACCOUNT/GENERAL FUND**  
(see notes 17 to 18)

| ACCOUNT 2          |                             | Fund Account   |                          |
|--------------------|-----------------------------|--|--------------------------|
| Name of account:   |                             | £  | £                        |
| <b>Income</b>      | From members                |  |                          |
|                    | Investment income           |  |                          |
|                    | Other income (specify)      |  |                          |
|                    |                             | <b>Total Income</b>                                  |                          |
| <b>Expenditure</b> | Administrative expenses     |  |                          |
|                    | Other expenditure (specify) |  |                          |
|                    |                             |  | <b>Total Expenditure</b> |
|                    |                             | Surplus (Deficit) for the year                       |                          |
|                    |                             | Amount of fund at beginning of year                  |                          |
|                    |                             | Amount of fund at the end of year (as Balance Sheet) |                          |

| ACCOUNT 3          |                             | Fund Account   |                          |
|--------------------|-----------------------------|--|--------------------------|
| Name of account:   |                             | £  | £                        |
| <b>Income</b>      | From members                |  |                          |
|                    | Investment income           |  |                          |
|                    | Other income (specify)      |  |                          |
|                    |                             | <b>Total Income</b>                                  |                          |
| <b>Expenditure</b> | Administrative expenses     |  |                          |
|                    | Other expenditure (specify) |  |                          |
|                    |                             |  | <b>Total Expenditure</b> |
|                    |                             | Surplus (Deficit) for the year                       |                          |
|                    |                             | Amount of fund at beginning of year                  |                          |
|                    |                             | Amount of fund at the end of year (as Balance Sheet) |                          |

**ACCOUNTS OTHER THAN THE REVENUE ACCOUNT/GENERAL FUND**  
(see notes 17 to 18)

| <b>ACCOUNT 4</b>   |   | <b>Fund Account</b>                                  |   |
|--------------------|---|--|---|
| Name of account:   |   | £  | £ |
| <b>Income</b>      | From members<br>Investment income<br>Other income (specify) |  |   |
|                    |   |  |   |
|                    |   | <b>Total Income</b>                                  |   |
| <b>Expenditure</b> | Administrative expenses<br>Other expenditure (specify)      |  |   |
|                    |   |  |   |
|                    |   | <b>Total Expenditure</b>                             |   |
|                    |   | Surplus (Deficit) for the year                       |   |
|                    |   | Amount of fund at beginning of year                  |   |
|                    |   | Amount of fund at the end of year (as Balance Sheet) |   |

| <b>ACCOUNT 5</b>   |   | <b>Fund Account</b>                                  |   |
|--------------------|---|--|---|
| Name of account:   |   | £  | £ |
| <b>Income</b>      | From members<br>Investment income<br>Other income (specify) |  |   |
|                    |   |  |   |
|                    |   | <b>Total Income</b>                                  |   |
| <b>Expenditure</b> | Administrative expenses<br>Other expenditure (specify)      |  |   |
|                    |   |  |   |
|                    |   | <b>Total Expenditure</b>                             |   |
|                    |   | Surplus (Deficit) for the year                       |   |
|                    |   | Amount of fund at beginning of year                  |   |
|                    |   | Amount of fund at the end of year (as Balance Sheet) |   |

**ACCOUNTS OTHER THAN THE REVENUE ACCOUNT/GENERAL FUND**  
(see notes 17 to 18)

| <b>ACCOUNT 6</b>        |   | <b>Fund Account</b>                                  |   |
|-------------------------|---|--|---|
| <b>Name of account:</b> |   | £  | £ |
| <b>Income</b>           | From members<br>Investment income<br>Other income (specify) |  |   |
|                         |   |  |   |
|                         |   | <b>Total Income</b>                                  |   |
| <b>Expenditure</b>      | Administrative expenses<br>Other expenditure (specify)      |  |   |
|                         |   |  |   |
|                         |   | <b>Total Expenditure</b>                             |   |
|                         |   | Surplus (Deficit) for the year                       |   |
|                         |   | Amount of fund at beginning of year                  |   |
|                         |   | Amount of fund at the end of year (as Balance Sheet) |   |

| <b>ACCOUNT 7</b>        |   | <b>Fund Account</b>                                  |   |
|-------------------------|---|--|---|
| <b>Name of account:</b> |   | £  | £ |
| <b>Income</b>           | From members<br>Investment income<br>Other income (specify) |  |   |
|                         |   |  |   |
|                         |   | <b>Total Income</b>                                  |   |
| <b>Expenditure</b>      | Administrative expenses<br>Other expenditure (specify)      |  |   |
|                         |   |  |   |
|                         |   | <b>Total Expenditure</b>                             |   |
|                         |   | Surplus (Deficit) for the year                       |   |
|                         |   | Amount of fund at beginning of year                  |   |
|                         |   | Amount of fund at the end of year (as Balance Sheet) |   |

**BALANCE SHEET AS AT [ ]**  
(see notes 19 and 20)

| Previous Year |   |  | £     | £                        |
|---------------|---|--|-------|--------------------------|
| —             | <b>Fixed Assets</b> (as at page 11)             |  |       | —                        |
|               | <b>Investments</b> (as per analysis on page 13) |  |       |                          |
|               | Quoted (Market value £ )                        |  |       |                          |
|               | Unquoted  |  |       |                          |
|               | <b>Total Investments</b>                        |  |       | —                        |
|               | <b>Other Assets</b>                             |  |       |                          |
| 857           | Sundry debtors                                  |  | 7065  |                          |
| 1530          | Cash at bank and in hand                        |  | 16048 |                          |
|               | Stocks of goods                                 |  |       |                          |
|               | Others (specify)                                |  |       |                          |
|               | <b>Total of other assets</b>                    |  |       | 1913                     |
| 19387         |   |  |       | <b>TOTAL ASSETS</b>      |
|               |   |  |       | 19112                    |
|               | <b>Liabilities</b>                              |  |       |                          |
|               | Loans   |  |       |                          |
|               | Bank overdraft                                  |  |       |                          |
|               | Tax payable                                     |  |       |                          |
| 2526          | Sundry creditors                                |  | 3073  |                          |
|               | Accrued expenses                                |  |       |                          |
|               | Provisions                                      |  |       |                          |
|               | Other liabilities                               |  |       |                          |
| 2526          |   |  |       | <b>TOTAL LIABILITIES</b> |
|               |   |  |       | 3073                     |
| 16801         |   |  |       | <b>TOTAL ASSETS</b>      |
|               |   |  |       | 16040                    |



# FIXED ASSETS ACCOUNT

(see note 21)

|  | Land & Buildings | Fixtures & Fittings | Motor Vehicles & Equipment | Total |
|--|------------------|---------------------|----------------------------|-------|
|  | £                | £                   | £                          | £     |
| <b>COST OR VALUATION</b>                 |                  |                     |                            |       |
| At start of period                       |                  |                     |                            |       |
|  |                  |                     |                            |       |
| Additions during period                  |                  |                     |                            |       |
|  |                  |                     |                            |       |
| Less: Disposals during period            |                  |                     |                            |       |
|  |                  |                     |                            |       |
| Less: DEPRECIATION:                      |                  |                     |                            |       |
|  |                  |                     |                            |       |
| Total to end of period                   |                  |                     |                            |       |
| <b>BOOK AMOUNT at end of period</b>      |                  |                     |                            |       |
|  |                  |                     |                            |       |
| Freehold                                 |                  |                     |                            |       |
|  |                  |                     |                            |       |
| Leasehold (50 or more years unexpired)   |                  |                     |                            |       |
|  |                  |                     |                            |       |
| Leasehold (less than 50 years unexpired) |                  |                     |                            |       |
|  |                  |                     |                            |       |
| <b>AS BALANCE SHEET</b>                  | -                | -                   | -                          | -     |

# ANALYSIS OF INVESTMENTS

(see note 22)

|                 |   | Other<br>Funds<br>£ |
|-----------------|---|---------------------|
| <b>QUOTED</b>   | British Government & British Government Guaranteed Securities |                     |
|                 | British Municipal and County Securities                       |                     |
|                 | Other quoted securities (to be specified)                     |                     |
|                 | TOTAL QUOTED (as Balance Sheet)                               |                     |
|                 | *Market Value of Quoted Investments                           |                     |
| <b>UNQUOTED</b> | British Government Securities                                 |                     |
|                 | British Municipal and County Securities                       |                     |
|                 | Mortgages   |                     |
|                 | Other unquoted securities (to be specified)                   |                     |
|                 | TOTAL QUOTED (as Balance Sheet)                               |                     |
|                 | *Market Value of Unquoted Investments                         | /                   |

\* Market value of investments to be stated where these are different from the figures quoted in the balance sheet

# ANALYSIS OF INVESTMENT INCOME (CONTROLLING INTERESTS)

(see notes 23 to 25)

|   |  |     |    |
|---|--|-----|----|
| Does the association, or any constituent part of the association, have a controlling interest in any limited company? |  | YES | NO |
| If YES name the relevant companies:   |  |     |    |
| COMPANY NAME  | COMPANY REGISTRATION NUMBER (if not registered in England & Wales, state where registered) |     |    |
| <b>INCORPORATED EMPLOYERS' ASSOCIATIONS</b>   |  |     |    |
| Are the shares which are controlled by the association registered in the association's name                           |  | YES | NO |
| If NO, please state the names of the persons in whom the shares controlled by the association are registered.         |  |     |    |
| COMPANY NAME  | NAMES OF SHAREHOLDERS  |     |    |
| <b>UNINCORPORATED EMPLOYERS ASSOCIATIONS</b>  |  |     |    |
| Are the shares which are controlled by the association registered in the names of the association's trustees?         |  | YES | NO |
| If NO, state the names of the persons in whom the shares controlled by the association are registered.                |  |     |    |
| COMPANY NAME  | NAMES OF SHAREHOLDERS  |     |    |

# SUMMARY SHEET

(see notes 26 to 35)

|  | All funds except<br>Political Funds<br>£ | Political<br>Funds<br>£  | Total<br>Funds<br>£ |
|--|--|--------------------------|---------------------|
| <b>INCOME</b>  |  |                          |                     |
| From Members   | 2848                                     |                          | 2848                |
| From Investments <i>SANK INTEREST</i>                                | 11                                       |                          | 11                  |
| Other Income (including increases by revaluation of assets)          | 686                                      |                          | 686                 |
| <b>Total Income</b>  | 3545                                     |                          | 3545                |
| <b>EXPENDITURE</b><br>(including decreases by revaluation of assets) |  |                          |                     |
| <b>Total Expenditure</b>   | 4366                                     |                          | 4366                |
| <b>Funds at beginning of year</b><br>(including reserves)            | 16861                                    |                          | 16861               |
| <b>Funds at end of year</b><br>(including reserves)                  | 16040                                    |                          | 16040               |
| <b>ASSETS</b>  |  |                          |                     |
| Fixed Assets   |  |                          |                     |
| Investment Assets  |  |                          |                     |
| Other Assets   |  |                          | 19113               |
|  |  | <b>Total Assets</b>      | 19113               |
| <b>LIABILITIES</b>   |  |                          |                     |
|  |  | <b>Total Liabilities</b> | 3073                |
| <b>NET ASSETS (Total Assets less Total Liabilities)</b>              |  |                          | 16040               |

# NOTES TO THE ACCOUNTS

(see note 36)

All notes to the accounts must be entered on or attached to this part of the return.

## BANFF AND MORAY MASTER PLUMBERS ASSOCIATION

### NOTES TO THE FINANCIAL STATEMENTS

#### 1. ACCOUNTING POLICIES

##### a) Accounting Convention

The Financial statements are prepared in accordance with The Financial Reporting Standard for Smaller Entities (effective April 2008).

##### b) Accounting Standards

The financial statements have been prepared in accordance with applicable accounting standards.

##### c) Fixed Assets

Fixed Assets are subject to an annual impairment review. Any shortfall on the carrying value of the fixed assets, as disclosed by the impairment review is written off to the Income and Expenditure Account.

##### d) Stock

Stock is valued at the lower of cost and net realisable value, after making due allowance for obsolete stock.

##### e) Revenue Recognition

Annual subscriptions represent the rebate received from Scottish & Northern Ireland Plumbing Employer's Federation (SNIPEF) on subscriptions paid by members and is recognised when received from SNIPEF.

Interest income and transactions relating to the annual President's Cup Golf Outing and Dinner Dance are recognised on an accruals basis.

#### 2. CREDITORS – Amounts falling due within one year

|          | <u>2012</u> | <u>2011</u> |
|----------|-------------|-------------|
|          | £           | £           |
| Accruals | 3,073       | 2,526       |
|          | =====       | =====       |

# ACCOUNTING POLICIES

(see notes 37 and 38)

## SIGNATURES TO THE ANNUAL RETURN

(see notes 39 and 40)

including the accounts and balance sheet contained in the return.

|   |  |
|---|--|
| <p>Secretary's<br/>Signature: <u><i>R. Deegan</i></u><br/>Name: <u>ROD DEEGAN</u><br/>Date: _____</p> | <p>Chairman's<br/>Signature: <u><i>DNL</i></u><br/>(or other official whose position should be stated)<br/>Name: <u>DANIEL DIVERSO</u><br/>Date: _____</p> |
|---|--|

## CHECK LIST

(see note 41)

(please tick as appropriate)

|   |                                      |  |    |  |
|---|--------------------------------------|--|----|--|
| IS THE RETURN OF OFFICERS ATTACHED? (see Page 3)                  | <input checked="" type="radio"/> YES |  | NO |  |
| HAS THE RETURN OF CHANGE OF OFFICERS BEEN COMPLETED? (see Page 3) | <input checked="" type="radio"/> YES |  | NO |  |
| HAS THE RETURN BEEN SIGNED? (see Note 38)                         | <input checked="" type="radio"/> YES |  | NO |  |
| HAS THE AUDITOR'S REPORT BEEN COMPLETED (see Note 39)             | <input checked="" type="radio"/> YES |  | NO |  |
| IS A RULE BOOK ENCLOSED? (see Note 40)                            | <input checked="" type="radio"/> YES |  | NO |  |
| HAS THE SUMMARY SHEET BEEN COMPLETED (see Notes 6 and 25 to 34)   | <input checked="" type="radio"/> YES |  | NO |  |

# AUDITOR'S REPORT

(see notes 42 to 47)

made in accordance with section 36 of the Trade Union and Labour Relations (Consolidation) Act 1992.

1. In the opinion of the auditors or auditor do the accounts they have audited and which are contained in this return give a true and fair view of the matters to which they relate?  
(See section 36(1) and (2) of the 1992 Act and notes 43 and 44)

YES/~~NO~~

If "No" please explain below.

2. Have the auditors or auditor carried out such investigations in the preparation of their audit report as will enable them to form an opinion as to:

- (a) whether the trade union has kept proper accounting records in accordance with section 28 of the 1992 Act;
  - (b) whether it has maintained a satisfactory system of control over its transactions in accordance with the requirements of that section; and
  - (c) whether the accounts to which the report relates agree with the accounting records?
- (See section 36(3) of the 1992 Act, set out in note 43)

YES/~~NO~~

If "No" please explain below.

3. Are the auditors or auditor of the opinion that the union has complied with section 28 of the 1992 Act and has:

- (a) kept proper accounting records with respect to its transactions and its assets and liabilities; and
- (b) established and maintained a satisfactory system of control of its accounting records, its cash holding and all its receipts and remittances.

(See section 36(4) of the 1992 Act set out in note 43)

YES/~~NO~~

If "No" please explain below.

4. Please set out a copy of the report made by the auditors or auditor to the union on the accounts to which this AR27 relates. The report is to set out the basis upon which the audit has been conducted and/or such other statement as the auditor considers appropriate. Such a statement may be provided as a separate document.

(See note 45)

## AUDITOR'S REPORT (continued)

Signature(s) of auditor or auditors:

Munro Rankins

Name(s):

MUNRO RANKINS  
FORCATHORRA ACCOUNTANCY PTY LTD

Profession(s) or Calling(s):

CHARTERED ACCOUNTANT

Address(es):

4 NORTH QUEENRY ST  
ELGIN  
1030 15A

Date:

15/8/13

Contact name and telephone number:

MUNRO RANKINS  
01343 551572

N.B. When notes to the accounts are referred to in the auditor's report a copy of those notes must accompany this return.



# AUDITOR'S REPORT (continued)

## INDEPENDENT AUDITORS' REPORT

### TO THE MEMBERS OF BANFF AND MORAY MASTER PLUMBERS ASSOCIATION

We have audited the financial statements of Banff & Moray Master Plumbers Association for the year ended 31 December 2012 which comprise the Income and Expenditure Account, the Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the members as a body, in accordance with section 36 of the Trade Union and Labour Relations (Consolidation) Act 1992. Our audit work has been undertaken so that we might state to the members those matters we are required to state to them in an auditors' report and for no other purposes. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Association's members as a body, for our audit work, for this report or for the opinions we have formed.

#### RESPECTIVE RESPONSIBILITIES OF MEMBER AND AUDITORS

The Association's members are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

#### SCOPE OF THE AUDIT

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the Association's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the members; and the overall presentation of the financial statements.

We have undertaken the audit in accordance with the requirements of APB Ethical Standards including APB Ethical Standard – Provisions Available for Small Entities.

#### OPINION

In our opinion the financial statements:

- give a true and fair view of the Association's affairs as at 31 December 2012 and of the Association's results for the year then ended.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Trade Unions and Labour Relations (Consolidation) Act 1992.

#### Matters on which we are to report by exception

We have nothing to report in respect of the following matters where the Trade Union and Labour Relations (Consolidation) Act 1992 requires us to report to you, in our opinion:

- proper accounting records have been kept, or
- the accounts do not agree to the accounting records

  
Munro Rankine (Senior statutory auditor)

On behalf of Cathedral Accountancy Ltd, Statutory Auditor  
4 North Guildry Street  
Elgin