

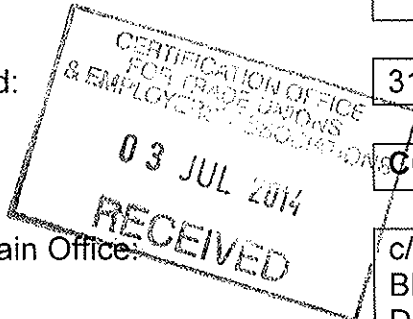
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- PRINT ON ONE SIDE ONLY

FORM AR21

Trade Union and Labour Relations (Consolidation) Act 1992

ANNUAL RETURN FOR A TRADE UNION

Name of Trade Union:	<input type="text" value="Alliance for Finance"/>					
Year ended:	<input type="text" value="31/12/2013"/>					
List no:	<input type="text" value="COI768T"/>					
Head or Main Office:	<input type="text" value="c/o 2 Shottesford Avenue
Blandford Forum
Dorset
DT11 7XU"/>					
Website address (if available)	<input type="text" value="www.alliance4finance.org.uk"/>					
Has the address changed during the year to which the return relates?	<table border="1"><tr><td>Yes</td><td><input type="checkbox"/></td><td>No</td><td><input checked="" type="checkbox"/></td><td>(Click the appropriate box)</td></tr></table>	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(Click the appropriate box)
Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	(Click the appropriate box)		
General Secretary:	<input type="text" value="Gwyn Bates"/>					
Telephone Number:	<input type="text" value="07802845918"/>					
Contact name for queries regarding	<input type="text" value="Same as above"/>					
Telephone Number:	<input type="text"/>					
E-mail:	<input type="text" value="Gwyn.bates@alliance4finance.org.uk"/>					



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 Officer as below or by telephone to: 020 7210 3734

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

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

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

(Revised February 2011)

ALLIANCE FOR FINANCE

Return of Officers as at

31 December 2013

<u>Name</u>	<u>Office Held</u>
Dawn Jackson	Chair
Mary Alexander	Vice Chair
Gwyn Bates	General Secretary
Fiona Steele	Treasurer

RETURN OF MEMBERS

(see notes 10 and 11)

NUMBER OF MEMBERS AT THE END OF THE YEAR					
	Great Britain	Northern Ireland	Irish Republic	Elsewhere Abroad (including Channel Islands)	TOTALS
MALE					
FEMALE					
TOTAL	11				A 11

Number of members included in totals box 'A' above for whom no home or authorised address is held:

11

Number of members at end of year contributing to the General Fund

OFFICERS IN POST

(see note 12)

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.

RETURN OF 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
CHAIR	RUSSELL GREIG	DAWN JACKSON	16/08/13

State whether the union is:

a. A branch of another trade union?

Yes No

If yes, state the name of that other union:

b. A federation of trade unions?

Yes No

If yes, state the number of affiliated unions:

11

and names:

Accord, Aegis, Advance, CWU, Leeds BS, SURGE, UFS, Unite the Union, VIVO, West Brom BS, YISA, Leeds Building

Society Staff Assoc, WEN Bromwich Building
2 Society Staff Assoc.

CB

GENERAL FUND

(see notes 13 to 18)

	£	£
INCOME		
From Members: Contributions and Subscriptions		6,750
From Members: Other income from members (specify)		
Total other income from members		
Total of all income from members		
Investment income (as at page 12)		
Other Income		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)		
Total of other income (as at page 4)		
	TOTAL INCOME	6,750
EXPENDITURE		
Benefits to members (as at page 5)		
Administrative expenses (as at page 10)		
Federation and other bodies (specify)		7,173
Total expenditure Federation and other bodies		
Taxation		
	TOTAL EXPENDITURE	7,173
Surplus (deficit) for year		(423)
Amount of general fund at beginning of year		3,035
Amount of general fund at end of year		2,612

ANALYSIS OF INCOME FROM FEDERATION AND OTHER BODIES AND OTHER INCOME

(see notes 19 and 20)

DESCRIPTION	£	£
Federation and other bodies		
TOTAL FEDERATION AND OTHER BODIES		
Other income		
TOTAL OTHER INCOME		
TOTAL OF ALL OTHER INCOME		

ANALYSIS OF BENEFIT EXPENDITURE SHOWN AT GENERAL FUND

(see notes 21 to 23)

	£		£
Representation – Employment Related Issues		brought forward	
		Education and Training services	
Representation – Non Employment Related Issues			
		Negotiated Discount Services	
Communications			
		Salary Costs	
Advisory Services			
		Other Benefits and Grants (specify)	
Dispute Benefits			
Other Cash Payments			
carried forward		Total (should agree with figure in General Fund)	

(See notes 24 and 25)

FUND 2		Fund Account	
Name:		£	£
Income	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	Total other income as specified		
	Total Income		
Expenditure	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	Total Expenditure		
	Surplus (Deficit) for the year		
	Amount of fund at beginning of year		
Amount of fund at the end of year (as Balance Sheet)			
Number of members contributing at end of year			

FUND 3		Fund Account	
Name:		£	£
Income	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	Total other income as specified		
	Total Income		
Expenditure	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	Total Expenditure		
	Surplus (Deficit) for the year		
	Amount of fund at beginning of year		
Amount of fund at the end of year (as Balance Sheet)			
Number of members contributing at end of year			

(See notes 24 and 25)

FUND 4		Fund Account	
Name:		£	£
Income			
	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	Total other income as specified		
	Total Income		
Expenditure			
	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	Total Expenditure		
	Surplus (Deficit) for the year		
	Amount of fund at beginning of year		
	Amount of fund at the end of year (as Balance Sheet)		
	Number of members contributing at end of year		

FUND 5		Fund Account	
Name:		£	£
Income			
	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	Total other income as specified		
	Total Income		
Expenditure			
	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	Total Expenditure		
	Surplus (Deficit) for the year		
	Amount of fund at beginning of year		
	Amount of fund at the end of year (as Balance Sheet)		
	Number of members contributing at end of year		

(See notes 24 and 25)

FUND 6		Fund Account	
Name:		£	£
Income	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	Total other income as specified		
	Total Income		
Expenditure	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	Total Expenditure		
	Surplus (Deficit) for the year		
	Amount of fund at beginning of year		
	Amount of fund at the end of year (as Balance Sheet)		
	Number of members contributing at end of year		

FUND 7		Fund Account	
Name:		£	£
Income	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	Total other income as specified		
	Total Income		
Expenditure	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	Total Expenditure		
	Surplus (Deficit) for the year		
	Amount of fund at beginning of year		
	Amount of fund at the end of year (as Balance Sheet)		
	Number of members contributing at end of year		

(see notes 26 to 31)

POLITICAL FUND ACCOUNT 1		To be completed by trade unions which maintain their own fund	
		£	£
Income	Members contributions and levies		
	Investment income (as at page 12)		
	Other income (specify)		
	Total other income as specified		
	Total income		
Expenditure	Expenditure under section 82 of the Trade Union and Labour Relations (Consolidation) Act 1992 (specify)		
	Administration expenses in connection with political objects (specify)		
	Non-political expenditure		
	Total expenditure		
	Surplus (deficit) for year		
	Amount of political fund at beginning of year		
	Amount of political fund at the end of year (as Balance Sheet)		
	Number of members at end of year contributing to the political fund		
	Number of members at end of the year not contributing to the political fund		
	Number of members at end of year who have completed an exemption notice and do not therefore contribute to the political fund		

POLITICAL FUND ACCOUNT 2		To be completed by trade unions which act as components of a central trade union	
		£	£
Income	Contributions and levies collected from members on behalf of central political fund		
	Funds received back from central political fund		
	Other income (specify)		
	Total other income as specified		
	Total income		
Expenditure	Expenditure under section 82 of the Trade Union and Labour Relations (Consolidation) Act 1992 (specify)		
	Administration expenses in connection with political objects (specify)		
	Non-political expenditure		
	Total expenditure		
	Surplus (deficit) for year		
	Amount held on behalf of trade union political fund at beginning of year		
	Amount remitted to central political fund		
	Amount held on behalf of central political fund at end of year		
	Number of members at end of year contributing to the political fund		
	Number of members at end of the year not contributing to the political fund		
Number of members at end of year who have completed an exemption notice and do not therefore contribute to the political fund			

ANALYSIS OF ADMINISTRATIVE EXPENSES AND OTHER OUTGOINGS EXCLUDING AMOUNTS CHARGED TO POLITICAL FUND ACCOUNTS

(see notes 32 and 33)

		£
Administrative Expenses		
Remuneration and expenses of staff		
Salaries and Wages included in above	£	
Auditors' fees		600
Legal and Professional fees		4,400
Occupancy costs		
Stationery, printing, postage, telephone, etc.		
Expenses of Executive Committee (Head Office)		100
Expenses of conferences		
Other administrative expenses (specify)		
Sundry expenses		40
Secretarial support		2,033
Other Outgoings		
Interest payable:		
Bank loans (including overdrafts)		
Mortgages		
Other loans		
Depreciation		
Taxation		
Outgoings on land and buildings (specify)		
Other outgoings (specify)		
	Total	
Charged to:	General Fund (Page 3)	7,173
	Fund (Account)	
	Fund (Account)	
	Fund (Account)	
	Fund (Account)	
	Total	7,173

BALANCE SHEET as at

31 December 2013

(see notes 47 to 50)

Previous Year		£	£
	Fixed Assets (at page 14)		
	Investments (as per analysis on page 15)		
	Quoted (Market value £)		
	Unquoted		
	Total Investments		
	Other Assets		
	Loans to other trade unions		
	Sundry debtors		
2,887	Cash at bank and in hand	3,212	
	Income tax to be recovered		
	Stocks of goods		
	Others (specify)		
2,887	Total of other assets		3,212
	TOTAL ASSETS		3,212
	Fund (Account)		
	Fund (Account)		
	Fund (Account)		
	Superannuation Fund (Account)		
	Political Fund (Account)		
	Revaluation Reserve		
	LIABILITIES		
	Amount held on behalf of central trade union political fund		
	Loans: From other trade unions		
	Loans: Other		
	Bank overdraft		
	Tax payable		
600	Sundry creditors		600
	Accrued expenses		
	Provisions		
	Other liabilities		
600	TOTAL LIABILITIES		600
2,287	TOTAL ASSETS		2,612

FIXED ASSETS ACCOUNT

(see notes 51 to 55)

	Land and Buildings		Furniture and Equipment £	Motor Vehicles £	Not used for union business £	Total £
	Freehold	Leasehold				
	£	£				
Cost or Valuation						
At start of year						
Additions						
Disposals						
Revaluation/Transfer s						
At end of year						
Accumulated Depreciation						
At start of year						
Charges for year						
Disposals						
Revaluation/Transfer s						
At end of year						
Net book value at end of year						
Net book value at end of previous year						

ANALYSIS OF INVESTMENTS

(see notes 56 and 57)

QUOTED	All Funds Except Political Funds £	Political Fund £
Equities (e.g. Shares)		
Government Securities (Gilts)		
Other quoted securities (to be specified)		
TOTAL QUOTED (as Balance Sheet)		
Market Value of Quoted Investment		
UNQUOTED Equities		
Government Securities (Gilts)		
Mortgages		
Bank and Building Societies		
Other unquoted investments (to be specified)		
TOTAL UNQUOTED (as Balance Sheet)		
Market Value of Unquoted Investments		

ANALYSIS OF INVESTMENT INCOME (CONTROLLING INTERESTS)

(see notes 58 and 59)

Does the union, or any constituent part of the union, have a controlling interest in any limited company?		YES <input type="checkbox"/>	NO <input checked="" type="checkbox"/>
If YES name the relevant companies:			
COMPANY NAME	COMPANY REGISTRATION NUMBER (if not registered in England & Wales, state where registered)		
Are the shares which are controlled by the union registered in the names of the union's trustees?		YES <input type="checkbox"/>	NO <input type="checkbox"/>
If NO, state the names of the persons in whom the shares controlled by the union are registered.			
COMPANY NAME	NAMES OF SHAREHOLDERS		

SUMMARY SHEET

(see notes 60 to 71)

	All funds except Political Funds £	Political Funds £	Total Funds £
INCOME			
From Members	6,750		6,750
From Investments			
Other Income (including increases by revaluation of assets)			
Total Income	6,750		6,750
EXPENDITURE (including decreases by revaluation of assets)			
Total Expenditure	7,173		7,173
Funds at beginning of year (including reserves)	3,035		3,035
Funds at end of year (including reserves)	2,612		2,612
ASSETS			
Fixed Assets			
Investment Assets			
Other Assets			3,212
Total Assets			3,212
LIABILITIES			
Total Liabilities			600
NET ASSETS (Total Assets less Total Liabilities)			2,612

NOTES TO THE ACCOUNTS

(see notes 72 and 73)

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

A large, empty rectangular box with a black border, intended for the user to enter or attach notes to the accounts. The box occupies most of the page below the instructions.

ACCOUNTING POLICIES

(see notes 74 and 75)



The financial statements are prepared under the historical cost convention and in accordance with applicable accounting procedures.

Income and expenditure is recognised on an accruals basis.

SIGNATURES TO THE ANNUAL RETURN

(see notes 76 and 77)

including the accounts and balance sheet contained in the return.

Secretary's Signature: <u></u> Name: <u>GWYN BATES</u> Date: <u>18/6/14</u>	Chairman's Signature: <u></u> (or other official whose position should be stated) Name: <u>DAWN JACKSON</u> Date: <u>26 June 2014.</u>
---	--

CHECK LIST

(see notes 78 to 80)

(please tick as appropriate)

IS THE RETURN OF OFFICERS ATTACHED? (see Page 2 and Note 12)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
HAS THE RETURN OF CHANGE OF OFFICERS BEEN COMPLETED? (see Page 2 and Note 12)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
HAS THE RETURN BEEN SIGNED? (see Pages 19 and 21 and Notes 76 and 77)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
HAS THE AUDITOR'S REPORT BEEN COMPLETED? (see Pages 20 and 21 and Notes 2 and 77)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
IS A RULE BOOK ENCLOSED? (see Notes 8 and 78)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
A MEMBER'S STATEMENT IS: (see Note 80)	ENCLOSED	<input type="checkbox"/>	TO FOLLOW	<input checked="" type="checkbox"/>
HAS THE SUMMARY SHEET BEEN COMPLETED (see Page 17 and Notes 7 and 59)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>

AUDITOR'S REPORT

(see notes 81 to 86)

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

Independent Auditors' Report to the members of Alliance for Finance

We have audited the financial statements of Alliance for Finance for the year ended 31 December 2013 on pages 1 to 2, which comprise the balance sheet and the income and expenditure account. These financial statements have been prepared in accordance with the accounting policies set out therein.

This report is made solely to the association's 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 association's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the association and the association's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the committee of management and auditors

Committee of management's responsibilities

The Committee of Management's responsibilities for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out below:

Law requires the Committee of Management to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the association and of the surplus or deficit of the association for that year. In preparing those financial statements, the Committee of Management is required to:-

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the association will continue in business.

The Committee of Management is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the association, and to enable it to ensure that the financial statements comply with the Trade Union and Labour Relations (Consolidation) Act 1992. It is also responsible for safeguarding the assets of the association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Committee of Management is aware, there is no relevant audit information of which the association's auditor is unaware. Additionally, the Committee of Management has taken all the necessary steps that they ought to have taken to make itself aware of all relevant audit information and to establish that the auditor is aware of that information.

Auditors' responsibilities

Our responsibility is to audit and express an opinion on 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 Practice Boards (APB's) Ethical Standards for Auditors.

AUDITOR'S REPORT (continued)

Independent Auditors' Report to the members of Alliance for Finance (continued)

Scope of the audit of the financial statements

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 company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates by the Committee of Management; and the overall presentation of the financial statements.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the association's affairs as at 31 December 2013 and of its income and expenditure 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 Union and Labour Relations (Consolidation) Act 1992.

Matters on which we are required 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 if, in our opinion:

- proper accounting records have not been kept in accordance with the requirements of section 28; or
- the association has not maintained a satisfactory system of control over its transactions in accordance with the requirements of that section; or
- the financial statements are not in agreement with the accounting records; or
- we have not obtained all the information and explanations necessary for the purpose of our audit.

Signature(s) of auditor or auditors:	<i>Fearn's Marriott Ltd.</i>	
Name(s):	Fearn's Marriott Ltd	
Profession(s) or Calling(s):	Chartered Accountants and Statutory Auditors	
Address(es):	Ford House Market Street Leek Staffs, ST13 6JA	
Date:	27 06 2014	
Contact name and telephone number:	Peter Grindey 01538 399231	

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

ALLIANCE FOR FINANCE
AUDITED FINANCIAL STATEMENTS
31 DECEMBER 2013

Fearns Marriott Ltd
Ford House, Market Street, Leek, Staffordshire, ST13 6JA.

ALLIANCE FOR FINANCE
BALANCE SHEET AS AT 31 DECEMBER 2013

		2013		2012
	£	£	£	£
Current assets				
Cash at bank and in hand		3,212		3,635
Creditors: amounts falling due within one year				
Sundry creditors	600		600	
		(600)		(600)
Net assets		<u>2,612</u>		<u>3,035</u>
Capital and reserves				
Revenue reserves		<u>2,612</u>		<u>3,035</u>

These accounts were approved on 20 JUNE 2014 by:- *GWYNETH BATES*



Secretary

The notes on page 2 form part of the financial statements.

ALLIANCE FOR FINANCE
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR TO 31 DECEMBER 2013

		2013		2012
	£	£	£	£
Income				
Subscriptions		6,750		4,000
Expenses				
Secretarial services	4,400		2,000	
Secretarial support	2,033		490	
Accountancy & audit fees	600		600	
Executive meeting expenses	100		122	
Sundry expenses	40		40	
	<u> </u>		<u> </u>	
		(7,173)		(3,252)
(Deficit)/surplus for year		<u>(423)</u>		<u>748</u>
Reserves brought forward		<u>3,035</u>		<u>2,287</u>
Reserves carried forward		<u><u>2,612</u></u>		<u><u>3,035</u></u>

Accounting Policies

The accounts have been prepared under the historical cost convention.

ALLIANCE FOR FINANCE

Independent Auditors' Report to the members of Alliance for Finance

We have audited the financial statements of Alliance for Finance for the year ended 31 December 2013 on pages 1 to 2, which comprise the balance sheet and the income and expenditure account. These financial statements have been prepared in accordance with the accounting policies set out therein.

This report is made solely to the association's 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 association's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the association and the association's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the committee of management and auditors

Committee of management's responsibilities

The Committee of Management's responsibilities for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out below:

Law requires the Committee of Management to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the association and of the surplus or deficit of the association for that year. In preparing those financial statements, the Committee of Management is required to:-

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the association will continue in business.

The Committee of Management is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the association, and to enable it to ensure that the financial statements comply with the Trade Union and Labour Relations (Consolidation) Act 1992. It is also responsible for safeguarding the assets of the association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Committee of Management is aware, there is no relevant audit information of which the association's auditor is unaware. Additionally, the Committee of Management has taken all the necessary steps that they ought to have taken to make itself aware of all relevant audit information and to establish that the auditor is aware of that information.

ALLIANCE FOR FINANCE

Independent Auditors' Report to the members of Alliance for Finance (continued)

Auditors' responsibilities

Our responsibility is to audit and express an opinion on 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 Practice Boards (APB's) Ethical Standards for Auditors.

Scope of the audit of the financial statements

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 company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates by the Committee of Management; and the overall presentation of the financial statements.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the association's affairs as at 31 December 2013 and of its income and expenditure 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 Union and Labour Relations (Consolidation) Act 1992.

Matters on which we are required 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 if, in our opinion:

- proper accounting records have not been kept in accordance with the requirements of section 28; or
- the association has not maintained a satisfactory system of control over its transactions in accordance with the requirements of that section; or
- the financial statements are not in agreement with the accounting records; or
- we have not obtained all the information and explanations necessary for the purpose of our audit.

Fearns Marriott Ltd.

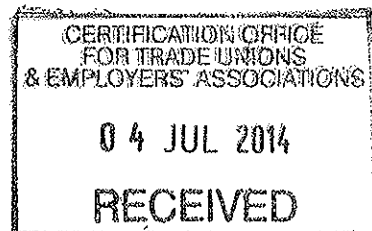
Fearns Marriott Ltd
Statutory Auditor

27/06/2014

Ford House
Market Street
Leek
Staffordshire
ST13 6JA



**Alliance For Finance
Executive Committee
Principles, Governance and Terms Of Reference**



AFF Executive Committee Principles, Governance and Terms Of Reference

The Alliance For Finance (AFF) is a not-for-profit organisation made up of employee representative organisations from the UK financial services industry. The Alliance for Finance is registered with the certification office as an independent trade union. Its main objectives are:

- To work together to promote and protect the jobs, working conditions, pay and benefits of financial services workers

- To engage with the UK and Scottish Parliaments and the Welsh and Northern Ireland Assemblies, Department of Work and Pensions, HM Treasury, the Financial Regulatory Authorities and other relevant government bodies on matters of importance to those that work in the financial services industry

- To seek to engage with and involve trade unions, employee representative organisations and independent staff associations in the financial services industry to co-operate more effectively with each other, the TUC, STUC and Wales TUC

- To engage with trade associations, the consumer lobby and those that have an interest in the future of financial services

- To provide opportunities for the training and development of employee representatives and to liaise and share information from professional development and educational organisations

- To arrange regular seminars and other events in order to promote discussion, information sharing and consensus on matters of topical mutual importance. Also to identify and carry forward suitable matters for lobbying, campaigning etc.

Responsibility for achieving these objectives lies with the AFF Executive committee. This document explains in detail the principles, governance and terms of reference applicable to the AFF Executive committee. Simply put, this is the AFF rulebook and answers to questions or queries relating to the AFF Executive committee should be found within.

1. Eligibility

The AFF Executive Committee is an elected body consisting of no more than nine individuals in total. To be eligible for a position on the Committee, individuals must satisfy the following conditions:

- a) they are a current member, employee, officer or official of a trade union, employee representative organisation or independent staff association

- b) the organisation which they belong to is a current member of the AFF

- c) the individual's nomination has been seconded by another individual who

satisfies conditions a) and b)

2. Tenure

Individuals elected to the AFF Executive Committee will have a tenure of no less than 2 years from their date of appointment. At the end of their tenure they may put themselves forward for re-election as long as they remain eligible to do so.

3. Executive Committee Positions and Functions

The Committee consists of the following office holders:

Chair
Vice Chair
Secretary
Treasurer
Assistant Treasurer
Member(s)

The specific functions of each office holder are as follows:

Chair

- a) lead and be responsible for the administration of the affairs of the AFF; including implementing the decisions of the AFF Executive Committee, and such other duties as may be determined at AFF seminars and/or meetings of member organisations
- b) responsible for implementation of the overall strategy of the AFF
- c) maintain the AFF as a credible and respected organisation that promotes the interests of workers in the Finance Sector
- d) lobby and participate in regular consultation with the appropriate parties on issues that are important to workers in the Finance Sector
- e) responsible for ensuring that duties delegated to others are performed and, if not, taking appropriate action as necessary
- f) build and maintain relationships with appropriate external parties, e.g. Financial Services Regulatory Authorities, TUC, UK parliaments
- g) preside over all meetings of the AFF or arrange for an appropriate deputy
- h) attend a minimum of 75% of the scheduled meetings of the AFF Executive Committee and AFF seminars, unless the AFF Executive Committee, by a majority, agree that the reason(s) for non-attendance are acceptable
- i) approve all produced minutes of AFF meetings at which he or she was Chair
- j) provide support to other members of the AFF Executive Committee as appropriate

k) promote the AFF and its achievements

l)

Vice Chair

- a) deputise for the Chair in his/her absence and in all functions as listed above
- b) attend a minimum of 75% of the scheduled meetings of the AFF Executive Committee and AFF seminars, unless the AFF Executive Committee, by a majority, agree that the reason(s) for non-attendance are acceptable
- c) provide support to other members of the AFF Executive Committee as appropriate

Secretary

- a) take responsibility for the administrative arrangements in respect of the AFF Executive Committee, Seminars, Conferences and any other meetings under the guidance of the AFF Chair
- b) ensure that all meetings are held in accordance with AFF procedures
- c) take the minutes of all meetings as appropriate, or arrange for a minute-taker if known in advance they will be absent from a meeting
- d) to deal with correspondence as directed by the AFF Chair
- e) attend a minimum of 75% of the scheduled meetings of the AFF Executive Committee and AFF seminars and other meetings, unless the AFF Executive Committee, by a majority, agree that the reason(s) for non-attendance are acceptable
- f) ensure the AFF website is kept up to date and produce written communications with member organisations as directed by the Executive Committee
- g) undertake any other duties as determined from time to time by the AFF Chair
- h)

Treasurer

- a) receive all income paid to the AFF including members' subscriptions
- b) maintain all accounting records relating to the AFF and place all monies into an agreed bank account in the name of the AFF
- c) responsible for paying all AFF expenses and ensuring that all cheques drawn

are properly authorised

- d) prepare interim accounts as required by the AFF Executive Committee
- e) prepare for consideration and approval at an AFF Seminar, an audited Income and Expenditure Account and a Balance Sheet showing the state of the AFF's finances at the end of the financial year
- f) prepare an Annual Return for submission to the Certification Officer for Trade Unions & Employers' Associations
- g) for the first meeting of the financial year, prepare budgetary recommendations to enable the AFF Executive Committee to fix the amount of Members' subscriptions
- h) attend a minimum of 75% of the scheduled meetings of the AFF Executive Committee and AFF seminars, unless the AFF Executive Committee, by a majority, agree that the reason(s) for non-attendance are acceptable

Assistant Treasurer

The main function of the Assistant Treasurer is to act as a counter-signatory when required on relevant papers. Other duties pertaining to the Treasurer may be undertaken on a deputy basis as and when the AFF Executive Committee see fit. The Assistant Treasurer is also expected to attend a minimum of 75% of the scheduled meetings of the AFF Executive Committee and AFF seminars; unless the AFF Executive Committee, by a majority, agrees that the reason(s) for non-attendance are acceptable.

Member

Members have no specific duties and will undertake duties as agreed by the AFF Executive Committee as a whole. There shall be no more than 5 Members at any one time and each one is expected to attend a minimum of 75% of the scheduled meetings of the AFF Executive Committee and AFF seminars, unless the AFF Executive Committee, by a majority, agrees that the reason(s) for non-attendance are acceptable.

4. Honorary Vice Presidents

The Executive Committee may confer the position of Honorary Vice President on individuals who support the aims and objectives of the Alliance and/or who have served the organisation well over a period of time.

Honorary Vice Presidents shall have the right to attend all Alliance events and may be invited by the Executive Committee to attend their meetings in an advisory ex officio capacity.

Any proposal by the Executive Committee to confer the position of Honorary Vice President on any individual shall be ratified at the seminar following the proposal being made.

5.Election Process

Should a vacancy arise, for any reason, on the AFF Executive Committee then the AFF Secretary (or their deputy) will issue notice of this to all AFF member organisations no less than 28 days in advance of the seminar at which an election is to take place. Nominations should be communicated to the individual named in the notice either prior to the date of the seminar or at the seminar itself. Self-nomination is permitted.

Election to the AFF Executive Committee will be by a show of hands from the attendees present at the seminar on the basis of one vote per member organisation. There is no postal ballot and candidates are not obliged to attend the seminar.

6.Meetings

The AFF Executive Committee should meet, as a minimum, four times per calendar year. If less than 51% of the current AFF Executive Committee fails to attend then any such meeting will be deemed to be invalid for the purposes of formal AFF business.

If any member of the AFF Executive Committee fails to attend a minimum of 75% of properly scheduled AFF Executive Committee meetings and/or seminars without good reason (as determined by a majority of the other members of the AFF Executive Committee) they may be removed from post and the position filled by another eligible candidate.

7.Conduct

The AFF is committed to engaging with the government, government agencies and employers and will not condone any action, which brings the reputation of AFF into disrepute. It is important, therefore, that the AFF Executive Committee promotes and follows good practice as detailed in this document.

Any member of the AFF Executive Committee who behaves in a manner which is contrary to the objectives of the AFF or brings the reputation of AFF into disrepute – either actual or perceived - may be removed from post. The AFF Executive Committee will determine (by majority) whether the conduct of an individual is subject to this penalty.

Examples of the expected conduct are as follows:

Confidentiality

Members of the AFF Executive Committee may be privy to confidential information. The confidentiality of this information must be respected and it is vital that members of the AFF Executive Committee regard their role as a position of trust.

Discretion and Respect

The AFF Executive Committee will be involved in meetings with an assortment of parties and individuals may be asked for an opinion on a range of issues. It is acceptable to respond with a considered view but respect must always be given to

alternative views expressed by others.

Members of the AFF Executive Committee must be prepared to listen and display a balanced attitude after considering all the facts. This is especially significant when individuals may not agree with a decision taken by the majority.

As well as representing the interests of workers, members of the AFF Executive Committee are also representing the AFF as an organisation and must maintain the credibility and reputation of the AFF so that its integrity is not compromised in any way.

Relationships

It is important to build effective working relationships with people we come into contact with (e.g. government bodies, employer representatives, other AFF members) and members of the AFF Executive Committee must ensure that they are approachable at all times.

Equality and Diversity

Members of the AFF Executive Committee must behave in a non-discriminatory manner and ensure that they obtain all the relevant facts when dealing with issues. They must treat everyone fairly and not give preferential treatment to some individuals or member organisations over others.

Effectiveness

Members of the AFF Executive Committee are expected to keep abreast of all relevant AFF information and must endeavour to attend all meetings to which they are invited.

If you are unable to attend a meeting you must let the person organising the meeting know in good time and advise them of any alternative arrangements you have made (e.g. sending a deputy)

Revised May 2013