

DO NOT STAPLE
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FORM AR27

Trade Union and Labour Relations (Consolidation) Act 1992

ANNUAL RETURN FOR AN EMPLOYERS' ASSOCIATION

Name of Employers' Association:

Year ended:

List No:

Head or Main Office:

Website address (if available)

Has the address changed during
the
year to which the return relates?

Yes

No

(Tick as appropriate)

General Secretary:

Contact name for queries
regarding
the completion of this return:

Telephone Number:

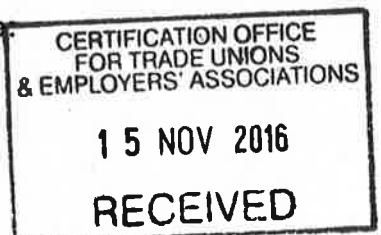
e-mail:

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
22nd Floor, Euston Tower, 286 Euston Road, London NW1 3JJ

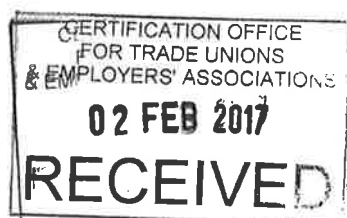
For Employers' Associations based in Scotland:
Certification Office for Trade Unions and Employers' Associations
Melrose House, 69a George Street, Edinburgh EH2 2JG



Banff & Moray Master Plumbers' Association

List of officers

President	Mr B J Yeats
Senior Vice president	Mr R Leslie
Junior Vice president	Mr N Hadden
Executive committee	Mr A Stuart
	Mr A M Mckerron
	Mr G G Milne



RETURN OF MEMBERS

(see note 9)

NUMBER OF MEMBERS AT THE END OF THE YEAR				
Great Britain	Northern Ireland	Irish Republic	Elsewhere Abroad (including Channel Islands)	TOTALS
33				33

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

REVENUE ACCOUNT/GENERAL FUND

(see notes 11 to 16)

Previous Year		£	£
	INCOME		
2623	From Members Subscriptions, levies, etc		2473
34	Investment income Interest and dividends (gross) Bank interest (gross) Other (specify)	33	33
	Other income Rents received Insurance commission Consultancy fees Publications/Seminars Miscellaneous receipts (specify)		
<u>650</u>	Surplus at Presidents Cup Golf Outing	763	
3307			763
	TOTAL INCOME		3269
	EXPENDITURE		
	Administrative expenses		
2274	Remuneration and expenses of staff	2336	
174	Occupancy costs		
	Printing, Stationery, Post	184	
300	Telephones	300	
	Legal and Professional fees		
<u>400</u>	Miscellaneous (specify)	400	
3148	Insurance		3220
68	Other charges Bank charges	135	
	Depreciation		
	Sums written off		
	Affiliation fees		
	Donations		
514	Conference and meeting fees	333	
	Expenses		
<u>498</u>	Miscellaneous (specify)	367	
	Deficit on Dinner Dance		835
1080	Taxation		
	TOTAL EXPENDITURE		4055
4228	Surplus/Deficit for year		(786)
(921)			
16392	Amount of fund at beginning of year		15471
15471	Amount of fund at end of year		14685

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

ACCOUNT 2		Fund Account	
Name of account:		£	£
Income	From members		
	Investment income		
	Other income (specify)		
	Total Income		
Expenditure	Administrative expenses		
	Other expenditure (specify)		
	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)	

ACCOUNT 3		Fund Account	
Name of account:		£	£
Income	From members		
	Investment income		
	Other income (specify)		
	Total Income		
Expenditure	Administrative expenses		
	Other expenditure (specify)		
	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)	

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

ACCOUNT 4		Fund Account	
Name of account:		£	£
Income	From members		
	Investment income		
	Other income (specify)		
		Total Income	
Expenditure	Administrative expenses		
	Other expenditure (specify)		
			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)	

ACCOUNT 5		Fund Account	
Name of account:		£	£
Income	From members		
	Investment income		
	Other income (specify)		
		Total Income	
Expenditure	Administrative expenses		
	Other expenditure (specify)		
			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)	

ACCOUNTS OTHER THAN THE REVENUE ACCOUNT/GENERAL FUND

(see notes 17 to 18)

ACCOUNT 6		Fund Account	
Name of account:		£	£
Income	From members Investment income Other income (specify)		
	Total Income		
Expenditure	Administrative expenses Other expenditure (specify)		
	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)		

ACCOUNT 7		Fund Account	
Name of account:		£	£
Income	From members Investment income Other income (specify)		
	Total Income		
Expenditure	Administrative expenses Other expenditure (specify)		
	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)		

FIXED ASSETS ACCOUNT

(see note 21)

	Land & Buildings	Fixtures & Fittings	Motor Vehicles & Equipment	Total
	£	£	£	£
COST OR VALUATION				
At start of period				
Additions during period				
Less: Disposals during period				
Less: DEPRECIATION:				
Total to end of period				
BOOK AMOUNT at end of period				
Freehold				
Leasehold (50 or more years unexpired)				
Leasehold (less than 50 years unexpired)				
AS BALANCE SHEET				0

ANALYSIS OF INVESTMENTS

(see note 22)

		Other Funds £
QUOTED	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	
UNQUOTED	British Government Securities	
	British Municipal and County Securities	
	Mortgages	
	Other unquoted securities (to be specified)	
	TOTAL QUOTED (as Balance Sheet)	0
	*Market Value of Unquoted Investments	0

* 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)		
INCORPORATED EMPLOYERS' ASSOCIATIONS			
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		
UNINCORPORATED EMPLOYERS ASSOCIATIONS			
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 Political Funds £	Political Funds £	Total Funds £
INCOME			
From Members	2473		2473
From Investments	33		33
Other Income (including increases by revaluation of assets)	763		763
Total Income	3269		3269
EXPENDITURE (including decreases by revaluation of assets)	4055		4055
Total Expenditure			
Funds at beginning of year (including reserves)	15471		15471
Funds at end of year (including reserves)	14685		14685
ASSETS			
Fixed Assets			
Investment Assets			
Other Assets			19941
		Total Assets	19941
LIABILITIES			
		Total Liabilities	5256
NET ASSETS (Total Assets less Total Liabilities)			14685

AUDITOR'S REPORT (continued)

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. Revenue Recognition

Annual subscriptions represent the rebate received from Scottish & Northern Ireland Plumbing Employers' 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>2015</u>	<u>2014</u>
	£	£
Accruals	5,256	6,073



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.

Secretary's Signature: <u></u> Name: <u>DAVID ANDERSON</u> Date: _____ _____	Chairman's Signature: <u></u> (or other official whose position should be stated) Name: <u>BRIAN YATES</u> Date: _____ _____
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CHECK LIST

(see note 41)

(please tick as appropriate)

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

INDEPENDENT AUDITORS' REPORT

TO THE MEMBERS OF BANFF AND MORAY MASTER PLUMBERS ASSOCIATION

We have audited the financial statements of Banff and Moray Master Plumbers Association for the year ended 31 December 2015 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 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 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 2015 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 if, in our opinion:

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

Munro Rankine
Munro Rankine (Senior statutory auditor)
on behalf of Cathedral Accountancy Ltd, Statutory Auditor
4 North Guildry Street
Elgin

1/9/16

BANFF AND MORAY MASTER PLUMBERS ASSOCIATION

ACCOUNTS
FOR THE YEAR ENDED
31 DECEMBER 2015

RITSONS
Chartered Accountants
ELGIN

INDEPENDENT AUDITORS' REPORT

TO THE MEMBERS OF BANFF AND MORAY MASTER PLUMBERS ASSOCIATION

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OPINION

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- 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 if, in our opinion:

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

Munro Rankine
Munro Rankine (Senior statutory auditor)
on behalf of Cathedral Accountancy Ltd, Statutory Auditor
4 North Guildry Street
Elgin

1/29/16

BANFF AND MORAY MASTER PLUMBERS ASSOCIATION

INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 DECEMBER 2015

	<u>2015</u>		<u>2014</u>	
	£	£	£	£
<u>INCOME</u>				
Annual subscriptions		2,473		2,623
Bank and Building Society interest		33		34
Surplus on President's Cup Golf outing		763		650
		-----		-----
		3,269		3,307
 <u>EXPENDITURE</u>				
Salary of officials	2,336		2,274	
Postage, stationery, telephone, etc	184		174	
Audit fee	300		300	
Expenses of meetings	333		514	
Insurance	400		400	
Bank charges	135		68	
Deficit on Dinner Dance	367		498	
	-----		-----	
		4,055		4,228
		-----		-----
(DEFICIT) FOR YEAR		(786)		(921)
		=====		=====

The Association has no recognised gains or losses other than those included in the deficit/surplus above and therefore no separate statement of total gains and losses has been presented.

All of the activities of the Association are classed as continuing.

The notes on page 4 form part of these financial statements.

BANFF AND MORAY MASTER PLUMBERS ASSOCIATION

BALANCE SHEET AS AT 31 DECEMBER 2015

	<u>Note</u>	£	<u>2015</u> £	£	<u>2014</u> £
<u>CURRENT ASSETS</u>					
Royal Bank of Scotland		1,866		4,203	
Dunfermline Building Society		16,411		16,378	
Debtors		1,444		963	
Stock of Presidents Badge Pins		220			
		-----		-----	
		19,941		21,544	
<u>LESS CURRENT LIABILITIES</u>					
Creditors - amounts falling due within one year	2	5,256		6,073	
		-----	14,685	-----	15,471
			-----		-----
			14,685		15,471
			=====		=====
Revenue Reserve per last balance sheet			15,471		16,392
Deficit			(786)		(921)
			-----		-----
			14,685		15,471
			=====		=====

B J YEATS 

R DUNCAN 

The notes on page 4 form part of these financial statements

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 January 2015).

b. Accounting Standards

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

c. Revenue Recognition

Annual subscriptions represent the rebate received from Scottish & Northern Ireland Plumbing Employers' 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>2015</u>	<u>2014</u>
	£	£
Accruals	5,256	6,073
	===	===