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FORM AR21

Trade Union and Labour Relations (Consolidation) Act 1992

ANNUAL RETURN FOR A TRADE UNION

Name of Trade Union:	ACCORD
Year ended:	31 DECEMBER 2014
List no:	588T
Head or Main Office:	ACCORD SIMMONS HOUSE, 46 OLD BATH ROAD CHARVIL, READING BERKSHIRE RG10 9QR
Website address (if available)	www.accord-myunion.org
Has the address changed during the year to which the return relates?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> (Click the appropriate box)
General Secretary:	GED NICHOLS
Telephone Number:	01189 341 808
Contact name for queries regarding	PAULA TEGG
Telephone Number:	01189 341 808
E-mail:	paula.tegg@accordhq.org

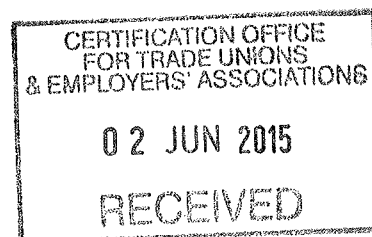
PLEASE FOLLOW THE GUIDANCE NOTES IN THE COMPLETION OF THIS RETURN.

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)

Accord

Year ended 31 December 2014

Officers in post at year end

Chris Goldthorpe	President
John Boyle	Vice President
David Arthur	Vice President
Ged Nichols	General Secretary
Joan Bland	Trustee
Jim Searle	Trustee
Rodney Grainger	Trustee
Carol Knowles	Principal Executive Council member
Margaret Betts	Principal Executive Council member
Andrew Seed	Principal Executive Council member
John McGrath	Principal Executive Council member
Dianne Cousins	Principal Executive Council member
Tom Harrison	Principal Executive Council member
Caroline Pollock	Principal Executive Council member
Clare Buss	Principal Executive Council member
Vickie Bullough	Principal Executive Council member
Fiona Miller	Principal Executive Council member
Neil Grant	Principal Executive Council member
Gareth Wood	Principal Executive Council member
Gareth White	Principal Executive Council member
Stephen Brown	Principal Executive Council member

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	6,970	445	3	1	7,419
FEMALE	14,496	701	0	0	15,197
TOTAL	21,466	1,146	3	1	22,616

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

0
22,616

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
TRUSTEE	PETER SCOTT		OCTOBER 2014
VICE PRESIDENT	CARLY ANDERSON	DAVID ARTHUR	AUGUST 2014
PRINCIPAL EXECUTIVE COUNCIL	DAVID ARTHUR		AUGUST 2014
PRINCIPAL EXECUTIVE COUNCIL	CHRIS RILEY		MARCH 2014
PRINCIPAL EXECUTIVE COUNCIL		CAROLINE POLLOCK	MARCH 2014
PRINCIPAL EXECUTIVE COUNCIL		NEIL GRANT	MARCH 2014
PRINCIPAL EXECUTIVE COUNCIL		STEPHEN BROWN	MARCH 2014
PRINCIPAL EXECUTIVE COUNCIL		KIM CALVERT	DECEMBER 2014
PRINCIPAL EXECUTIVE COUNCIL		TOM HARRISON	DECEMBER 2014
PRINCIPAL EXECUTIVE COUNCIL		CLARE BUSS	DECEMBER 2014
PRINCIPAL EXECUTIVE COUNCIL		FIONA MILLER	DECEMBER 2014
PRINCIPAL EXECUTIVE COUNCIL		GARETH WOOD	DECEMBER 2014
PRINCIPAL EXECUTIVE COUNCIL		GARETH WHITE	DECEMBER 2014

State whether the union is:

a. A branch of another trade union?

Yes	
Yes	

No	<input checked="" type="checkbox"/>
No	<input checked="" type="checkbox"/>

b. A federation of trade unions?

GENERAL FUND

(see notes 13 to 18)

	£	£
INCOME		
From Members: Contributions and Subscriptions		2,273,978
From Members: Other income from members (specify)		
SUBSCRIPTION DRAW INCOME	215,029	
Total other income from members		215,029
Total of all income from members		2,489,007
Investment income (as at page 12)		254,389
Other Income		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)	2,197	
Total of other income (as at page 4)		2,197
	TOTAL INCOME	2,745,593
EXPENDITURE		
Benefits to members (as at page 5)		141,808
Administrative expenses (as at page 10)		2,146,308
Federation and other bodies (specify)		
Total expenditure Federation and other bodies		2,288,116
Taxation		42,715
	TOTAL EXPENDITURE	2,330,831
		414,762
Surplus (deficit) for year		414,762
Amount of general fund at beginning of year		4,252,650
Amount of general fund at end of year		4,667,412

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 OTHER INCOME	2,197	
TOTAL OTHER INCOME		2,197
TOTAL OF ALL OTHER INCOME		2,197

ANALYSIS OF BENEFIT EXPENDITURE SHOWN AT GENERAL FUND

(see notes 21 to 23)

	£		£
Representation – Employment Related Issues		brought forward	79,560
		Education and Training services	
Representation – Non Employment Related Issues		Negotiated Discount Services	
Communications		Salary Costs	
Advisory Services		Other Benefits and Grants (specify)	
LEGAL ADVICE LINE	17,160	DEATH BENEFIT	2,100
TAX & PENSION ADVICE LINE	62,400	PERSONAL ACCIDENT PROTECTION	48,233
Dispute Benefits		BENEVOLENT FUND	(405)
		WILLIAM WRIGHT MEMORIAL FUND	6,895
		CLIVE WEBSTER MEMORIAL FUND	5,346
Other Cash Payments		MEDICAL FEES	79
carried forward	79,560	Total (should agree with figure in General Fund)	141,808

(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		966,809
Salaries and Wages included in above	966,809	
Auditors' fees		17,903
Legal and Professional fees		50,113
Occupancy costs		9,879
Stationery, printing, postage, telephone, etc.		55,911
Expenses of Executive Committee (Head Office)		
Expenses of conferences		142,308
Other administrative expenses (specify)		
INSURANCE		28,826
MOTOR EXPENSES		3,982
MEMBERS MEETING & TRAVEL EXPENSES		130,686
HQ STAFF MEETING & TRAVEL EXPENSES		145,924
CAMPAIGNS & PUBLISHING		171,786
TRAINING		20,584
AFFILIATIONS FEES		64,917
MAINTENANCE, REPAIRS & IT SUPPORT		86,950
BANK CHARGES		11,176
BALLOT EXPENSES		44,050
CHARITABLE DONATIONS		6,151
Other Outgoings		
Interest payable:		
Depreciation		58,771
Other outgoings (specify)		
SUBSCRIPTION DRAW PRIZE MONEY		129,582
	Total	2,146,308
Charged to:	General Fund (Page 3)	2,146,308
	Total	2,146,308

ANALYSIS OF OFFICIALS SALARIES AND BENEFITS

(see notes 34 to 44 below)

Office held	Gross Salary £	Employers N.I. contributions £	Benefits		Total £	
			Pension Contribution s £	Other Benefits Description Value £		
GENERAL SECRETARY - SALARY	114,952	15,175		CAR & FUEL	8,389	136,178
GENERAL SECRETARY - BONUS	9,892			LOW INTEREST LOAN	1,883	
				MEDICAL INSURANCE	1,062	

ANALYSIS OF INVESTMENT INCOME

(see notes 45 and 46)

	Political Fund £		Other Fund(s) £
Rent from land and buildings			15,003
Dividends (gross) from:			
Equities (e.g. shares)			
Interest (gross) from:			
Government securities (Gilts)			
Mortgages			
Local Authority Bonds			
Bank and Building Societies			8,191
Other investment income (specify)			
Gain on disposal of investments			231,195
		Total investment income	254,389
Credited to:			
		General Fund (Page 3)	254,389
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Political Fund	
		Total Investment Income	254,389

BALANCE SHEET as at 31 DECEMBER 2014

(see notes 47 to 50)

Previous Year		£	£
222,780	Fixed Assets (at page 14)	235,359	
3,751,442	Investments (as per analysis on page 15)	4,152,853	
	Quoted (Market value £4,623,000)		
	Unquoted		
3,974,222	Total Investments		4,388,212
	Other Assets		
	Loans to other trade unions		
245,056	Sundry debtors		236,851
398,672	Cash at bank and in hand		333,175
	Income tax to be recovered		
	Stocks of goods		
	Others (specify)		
643,728	Total of other assets		570,026
	TOTAL ASSETS		4,958,238
	LIABILITIES		
	Fund (Account)		
	Fund (Account)		
	Fund (Account)		
	Superannuation Fund (Account)		
	Political Fund (Account)		
	Revaluation Reserve		
	Amount held on behalf of central trade union political fund		
	Loans: From other trade unions		
	Loans: Other		
	Bank overdraft		
	Tax payable		42,715
41,366	Sundry creditors		71,439
247,188	Accrued expenses		120,367
	Provisions		
76,746	Other liabilities		56,305
365,300	TOTAL LIABILITIES		290,826
4,252,650	NET ASSETS		4,667,412

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	254,360		536,220	132,175		922,755
Additions			40,860	30,490		71,350
Disposals						
Revaluation/Transfer						
At end of year	254,360		577,080	162,665		994,105
Accumulated Depreciation						
At start of year	146,390		504,730	48,855		699,975
Charges for year	5,087		17,464	36,220		58,771
Disposals						
Revaluation/Transfer						
At end of year	151,477		522,194	85,075		758,746
Net book value at end of year						
	102,883		54,886	77,590		235,359
Net book value at end of previous year						
	107,970		31,490	83,320		222,780

ANALYSIS OF INVESTMENTS

(see notes 56 and 57)

QUOTED	All Funds Except Political Funds £	Political Fund £
Equities (e.g. Shares)		
LLOYDS BANKING GROUP ORDINARY SHARES	98,266	
UNITY TRUST BANK ORDINARY C SHARES	120	
Government Securities (Gilts)		
Other quoted securities (to be specified)		
METLIFE BOND	250,000	
AEGON SCOTTISH EQUITABLE BONDS	250,000	
ST JAMES PLACE	1,750,000	
SWIP DIVERSITY FUND	1,250,000	
CLERICAL MEDICAL	250,000	
SWIP LIQUIDITY FUND	304,467	
TOTAL QUOTED (as Balance Sheet)	4,152,853	
Market Value of Quoted Investments	4,623,000	
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"/>
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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 checked="" type="checkbox"/>	NO <input type="checkbox"/>
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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	2,489,007		2,489,007
From Investments	254,389		254,389
Other Income (including increases by revaluation of assets)	2,197		2,197
Total Income	2,745,593		2,745,593
EXPENDITURE (including decreases by revaluation of assets)			
Total Expenditure	2,330,831		2,330,831
Funds at beginning of year (including reserves)	4,252,650		4,252,650
Funds at end of year (including reserves)	4,667,412		4,667,412
ASSETS			
Fixed Assets			235,359
Investment Assets			4,152,853
Other Assets			570,026
		Total Assets	4,958,238
LIABILITIES		Total Liabilities	290,826
NET ASSETS (Total Assets less Total Liabilities)			4,667,412

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.

SEE ATTACHED

ACCORD

NOTES ON FINANCIAL STATEMENTS

31 DECEMBER 2014

1. Constitution

The Union was formed on 1st August 1977. Membership is open to all employees of Lloyds Banking Group plc, which is to include any subsidiary or merged organisation and any limited company or firm owned by or under the control of Lloyds Banking Group plc, or such other employers as the Principal Executive Council shall from time to time determine. The Union represents the interests of its members in all matters relating to their employment.

The Union is registered as a trade union and has received its Certificate of Independence under the Trade Union and Labour Relations (Consolidation) Act 1992.

2. Statement of accounting policies

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

Accounting convention

The accounts have been prepared under the historical cost convention. The principal accounting policies which the union has adopted within that convention are set out below.

Turnover

Turnover represents amounts receivable in respect of subscriptions and other services.

Fixed asset depreciation

The provision for depreciation is calculated on the net cost of fixed assets so as to write off fixed assets as follows:

Freehold property	50 years
Fixtures and fittings	2-4 years
Motor vehicles	4 years

Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

Fixed asset investments

Fixed asset investments are stated at cost less provision for a diminution in value which is considered permanent.

Pension costs

The pension costs charged in the financial statements represent the contributions payable by the company during the year in accordance with FRS 17.

Foreign currency translation

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. All differences are taken to profit and loss account.

ACCORD

NOTES ON FINANCIAL STATEMENTS

31 DECEMBER 2014

3. Staff costs

	2014 £	2013 £
Wages and salaries	966,809	1,099,755

4. Tangible fixed assets

	Motor Vehicles £	Fixtures and Fittings £	Freehold Property £	Total £
Cost or valuation				
1 January 2014	132,175	536,220	254,360	922,755
Additions	30,490	40,860	-	71,350
31 December 2014	162,665	577,080	254,360	994,105
Depreciation				
1 January 2014	48,855	504,730	146,390	699,975
Charge for period	36,220	17,464	5,087	58,771
31 December 2014	85,075	522,194	151,477	758,746
Net book amount				
31 December 2014	77,590	54,886	102,883	235,359
31 December 2013	83,320	31,490	107,970	222,780

ACCORD

NOTES ON FINANCIAL STATEMENTS

31 DECEMBER 2014

5. Investments

The movements in investments during the year were:

	2014	2013
	£	£
Cost less permanent diminution in value at 1 January 2014	3,751,442	3,499,586
Additions	1,551,411	751,856
Disposals	(1,150,000)	(500,000)
	<hr/>	<hr/>
Cost less permanent diminution in value at 31 December 2014	4,152,853	3,751,442
	<hr/> <hr/>	<hr/> <hr/>

The Union holds the following investments at 31 December 2014:

	2014	2013
	£	£
Prudential Prudence Bond	-	250,000
Metlife Bond	250,000	250,000
Unity Trust Shares	120	120
Canada Life Bond	-	250,000
SWIP Liquidity Fund	304,467	153,056
Aegon Scottish Equitable Bonds	250,000	250,000
Sterling Investment Bond	-	250,000
Lloyds Banking Group plc Ordinary Shares	98,266	98,266
Friends Provident	-	250,000
St James Place	1,750,000	750,000
SWIP Diversity Fund	1,250,000	1,000,000
Clerical Medical	250,000	250,000
	<hr/>	<hr/>
	4,152,853	3,751,442
	<hr/> <hr/>	<hr/> <hr/>

The Union holds investments for the long term and hence has a policy of valuing them at historic cost, less a provision for any diminution in value considered permanent. The total market value of the above investments at 31 December 2014 was £4.62m (2013: £4.34m).

ACCORD

NOTES ON FINANCIAL STATEMENTS

31 DECEMBER 2014

	2014	2013
6. Corporation tax		
Surplus for the year before tax	457,477	126,345
Surplus for the year multiplied by standard rate of corporation tax at 20% (2013: 20%)	91,495	25,269
Non-taxable expenditure	424,267	443,212
Non-taxable income	(472,324)	(468,820)
Capital allowances	(145)	(239)
Unused tax losses	(578)	578
Adjustment for prior years	-	(57)
Current tax charge/(credit) for the year	42,715	(57)

The union has unused tax losses of £nil (2013: £2,888) available to offset with future taxable profits.

7. Loan from Unity Trust Bank

The loan is to assist the Union in the purchase of its freehold property, upon which the loan is secured. A loan of £56,305 (2013: £76,746) is repayable over the remaining term with interest being charged at Unity Bank standard variable rate.

8. Accumulated fund

	General £
Brought forward as at 1st January 2014	4,252,650
Surplus for the year	414,762
Carried forward as at 31 December 2014	4,667,412

9. Related Party Transactions

The Union has advanced a loan to G Nichols, the General Secretary, with interest being charged at the rate available to Lloyds Banking Group employees. At the year end the total outstanding was £214,629 (2013: £222,850).

10. Control

The activities of the Union are controlled by the Principal Executive Council. There is no ultimate controlling party.

ACCOUNTING POLICIES


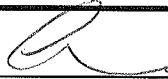
(see notes 74 and 75)

SEE ATTACHED

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>GED NICHOLS</u> Date: <u>28 MAY 2015</u>	Chairman's Signature: <u></u> (or other official whose position should be stated) Name: <u>CHRISTOPHER GOLD THORPE</u> Date: <u>27 MAY 2015</u>
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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.

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 83 and 84)

YES

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 83)

YES

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 rule 83)

YES

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 AR21 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 85)

SEE ATTACHED

AUDITOR'S REPORT (continued)

SEE ATTACHED

Signature(s) of auditor or auditors:

WMT

Name(s):

WMT

Profession(s) or Calling(s):

CHARTERED
ACCOUNTANTS &
STATUTORY AUDITORS

Address(es):

45 GROSVENOR ROAD
ST ALBANS
HERTFORDSHIRE
AL1 3AW

Date:

29th May 2015

Contact name and telephone number:

ELIZABETH IRVINE
01727 838 255

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

ACCORD**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF ACCORD**

We have audited the financial statements of Accord, which comprises the income and expenditure account, the balance sheet and the associated notes numbered 1 to 10, for the year ended 31 December 2014. 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 union'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 union'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 union and the union's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the Principal Executive Council and auditor

As described in the Statement of Principal Executive Council's Responsibilities, the Union's Principal Executive Council is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. It is our responsibility 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 Practices Board'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 union's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the officers; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the annual report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the Union's affairs as at 31 December 2014 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 properly prepared in accordance with the Trade Union and Labour Relations (Consolidation) Act 1992.



WMT
Chartered Accountants and Statutory Auditors
2nd Floor
45 Grosvenor Road
St Albans
Hertfordshire
AL1 3AW

28th April 2015