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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:

West Bromwich Building Society Staff Union

Year ended:

31 December 2014

List no:

625T

Head or Main Office:

374 High Street  
West Bromwich  
West Midlands  
B70 8LR

Website address (if available)

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

Yes

No

(Click the appropriate box)

General Secretary:

Julie Holton

Telephone Number:

0870 220 7720

Contact name for queries  
regarding

Susan Allsopp

Telephone Number:

0870 220 7793

E-mail:

Susan.allsopp@westbrom.co.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

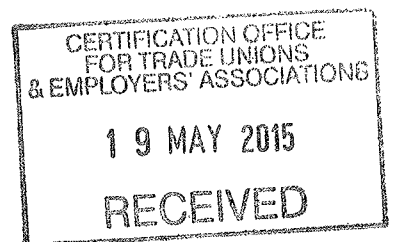
The address to which returns and other documents should be sent are:

For Unions based in England and Wales:

Certification Office for Trade Unions and Employers' Associations  
22<sup>nd</sup> 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 2JJ



(Revised February 2011)



# Union Support

Staff Union West Bromwich Building Society

## Committee Members (Changes) for year ending 31<sup>st</sup> December 2014

<b>Member</b>	<b>Position</b>	<b>Service Period</b>
Julie Holton	Chair	Jan 2014 – December 2014
Jo Fellows	Vice-chair (Head Office)	Jan 2014 – December 2014
Chris Mills	Vice-chair (Branches)	Jan 2014 – December 2014
Simon Terry	Treasurer	Jan 2014 – December 2014
Maz Aslam	Membership Secretary	Jan 2014 – December 2014
Ruth Sniadowski	Committee	Jan 2014 – December 2014
Chris Bicknell	Committee	Jan 2014 – December 2014
Elaine Duncum	Secretary	Jan 2014 – December 2014
Andrew Crump	Committee	Nov 2014 – December 2014
Susan Allsopp	Committee	Jan 2014 – December 2014

# 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	162				162
FEMALE	338				338
TOTAL	500				A 500

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

0
500

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
Membership Secretary	Maz Azlam	Ruth Sniadowski	17/12/2014
Treasurer	Simon Terry	Susan Allsopp	17/12/2014

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:

and names:

# GENERAL FUND

(see notes 13 to 18)

	£	£
<b>INCOME</b>		
<b>From Members:</b> Contributions and Subscriptions		27,148
<b>From Members:</b> Other income from members (specify)		
Lottery	1,046	
<b>Total other income from members</b>		1,046
<b>Total of all income from members</b>		28,194
<b>Investment income (as at page 12)</b>		150
<b>Other Income</b>		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)		
<b>Total of other income (as at page 4)</b>		
	<b>TOTAL INCOME</b>	28,334
<b>EXPENDITURE</b>		
<b>Benefits to members (as at page 5)</b>		19,224
<b>Administrative expenses (as at page 10)</b>		14,657
<b>Federation and other bodies (specify)</b>		
<b>Total expenditure Federation and other bodies</b>		33,881
<b>Taxation</b>		
	<b>TOTAL EXPENDITURE</b>	33,881
		(5,547)
		73,277
		67,730

# ANALYSIS OF INCOME FROM FEDERATION AND OTHER BODIES AND OTHER INCOME

(see notes 19 and 20)

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

# ANALYSIS OF BENEFIT EXPENDITURE SHOWN AT GENERAL FUND

(see notes 21 to 23)

	£		£
Representation – Employment Related Issues Legal fees	14,224	<b>brought forward</b> Education and Training services	14,657
Representation – Non Employment Related Issues		Negotiated Discount Services	
Communications		Salary Costs	
Advisory Services		Other Benefits and Grants (specify)	
Dispute Benefits			
Other Cash Payments Lottery prize money	433		
<b>carried forward</b>	<b>14,657</b>	<b>Total (should agree with figure in General Fund)</b>	<b>14,657</b>

(See notes 24 and 25)

<b>FUND 2</b>		<b>Fund Account</b>	
<b>Name:</b>	Union Learning Fund	<b>£</b>	<b>£</b>
<b>Income</b>			
	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	Grant income		61,969
		<b>Total other income as specified</b>	
		<b>Total Income</b>	<b>61,969</b>
<b>Expenditure</b>			
	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		66,342
		<b>Total Expenditure</b>	<b>66,342</b>
		<b>Surplus (Deficit) for the year</b>	<b>(4,363)</b>
		<b>Amount of fund at beginning of year</b>	<b>15,289</b>
		<b>Amount of fund at the end of year (as Balance Sheet)</b>	<b>10,926</b>
		<b>Number of members contributing at end of year</b>	<b>0</b>

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

(See notes 24 and 25)

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

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



(See notes 24 and 25)

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

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

(see notes 26 to 31)

<b>POLITICAL FUND ACCOUNT 1</b>		<b>To be completed by trade unions which maintain their own fund</b>	
		<b>£</b>	<b>£</b>
<b>Income</b>	Members contributions and levies		
	Investment income (as at page 12)		
	Other income (specify)		
	Total other income as specified		
	Total income		
<b>Expenditure</b>	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		

<b>POLITICAL FUND ACCOUNT 2</b>		<b>To be completed by trade unions which act as components of a central trade union</b>	
		<b>£</b>	<b>£</b>
<b>Income</b>	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		
<b>Expenditure</b>	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)

	£
<b>Administrative Expenses</b>	
Remuneration and expenses of staff	47,204
Salaries and Wages included in above	£39,363
Auditors' fees	1,992
Legal and Professional fees	8,964
Occupancy costs	300
Stationery, printing, postage, telephone, etc.	382
Expenses of Executive Committee (Head Office)	7,535
Expenses of conferences	
Other administrative expenses (specify)	
Website & computer costs	10,908
Internet service provider	274
Incidental	562
<b>Other Outgoings</b>	
Interest payable:	
Bank loans (including overdrafts)	
Mortgages	
Other loans	
Depreciation	5,021
Taxation	30
Outgoings on land and buildings (specify) Affiliation fees	1,981
Training	413
Other outgoings (specify)	
<b>Total</b>	85,566
Charged to:	
General Fund (Page 3)	19,224
Fund (Account 2)	66,342
Fund (Account )	
Fund (Account )	
Fund (Account )	
<b>Total</b>	85,566



# ANALYSIS OF INVESTMENT INCOME

(see notes 45 and 46)

	Political Fund £		Other Fund(s) £
Rent from land and buildings			
Dividends (gross) from:			
Equities (e.g. shares)			
Interest (gross) from:			
Government securities (Gilts)			
Mortgages			
Local Authority Bonds			
Bank and Building Societies			30
Other investment income (specify)			
		Total investment income	30
		Credited to:	
		General Fund (Page 3)	28
		Fund (Account 2)	2
		Fund (Account )	
		Fund (Account )	
		Fund (Account )	
		Fund (Account )	
		Political Fund	
		Total Investment Income	

# BALANCE SHEET as at 31 December 2014

(see notes 47 to 50)

Previous Year		£	£
	<b>Fixed Assets</b> (at page 14)		10,316
	<b>Investments</b> (as per analysis on page 15)		
	Quoted (Market value £ )		
	Unquoted		
	<b>Total Investments</b>		
	<b>Other Assets</b>		
	Loans to other trade unions		
	Sundry debtors		3,363
	Cash at bank and in hand		73,365
	Income tax to be recovered		
	Stocks of goods		
	Others (specify)		
	<b>Total of other assets</b>		76,728
	<b>TOTAL ASSETS</b>		87,044
	Fund (Account )		
	Fund (Account )		
	Fund (Account )		
	Superannuation Fund (Account )		
	Political Fund (Account )		
	Revaluation Reserve		
	<b>LIABILITIES</b>		
	Amount held on behalf of central trade union political fund		
	Loans: From other trade unions		
	Loans: Other		
	Bank overdraft		
	Tax payable		56
	Sundry creditors		1,852
	Accrued expenses		6,480
	Provisions		
	Other liabilities		
	<b>TOTAL LIABILITIES</b>		8,388
	<b>TOTAL ASSETS</b>		78,656

# FIXED ASSETS ACCOUNT

(see notes 51 to 55)

	Land and Buildings		Furniture and Equipment £	Motor Vehicles £	Not used for union business £	Total £
	Freehold old £	Leaseh £				
<b>Cost or Valuation</b>						
At start of year			23,909			23,909
Additions			0			0
Disposals			0			0
Revaluation/Transfer s			0			0
At end of year			23,909			23,909
<b>Accumulated Depreciation</b>						
At start of year			8,572			8,572
Charges for year			5,021			5,021
Disposals			0			0
Revaluation/Transfer s			0			0
At end of year			13,593			13,593
<b>Net book value at end of year</b>			10,316			10,316
<b>Net book value at end of previous year</b>			15,337			15,337

# 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		
<b>UNQUOTED</b> 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)

<b>Does the union, or any constituent part of the union, have a controlling interest in any limited company?</b>		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)		
<b>Are the shares which are controlled by the union registered in the names of the union's trustees?</b>		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 £
<b>INCOME</b>			
From Members	28,194		28,194
From Investments	150		150
Other Income (including increases by revaluation of assets)	61,969		61,969
<b>Total Income</b>	90,313		90,313
<b>EXPENDITURE</b> (including decreases by revaluation of			
<b>Total Expenditure</b>	100,223		100,223
<b>Funds at beginning of year</b> (including reserves)	88,566		88,566
<b>Funds at end of year</b> (including reserves)	78,656		78,656
<b>ASSETS</b>			
Fixed Assets			10,316
Investment Assets			
Other Assets			76,728
<b>Total Assets</b>			87,044
<b>LIABILITIES</b>			
<b>Total Liabilities</b>			8,388
<b>NET ASSETS (Total Assets less Total Liabilities)</b>			78,656

# 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.

## ACCOUNTING POLICIES

### Accounting convention

The accounts have been prepared under the historical cost convention, and in accordance with UK Generally Accepted Accounting Practice and with the Trade Union and Labour Relations (Consolidation) Act 1992.

### Tangible Fixed Assets

The computer equipment is being depreciated over its useful life on a reducing balance basis at a rate of 33.3 % per annum

The furniture and fittings are being depreciated over their useful life on a reducing balance basis at a rate of 25% per annum.

## STAFF REMUNERATION

	2014 £	2013 £
Salary costs – Union Learning Fund	39,362	25,609
Secondment fee charged by West Bromwich Building Society	7,842	8,194
	<hr/>	<hr/>
	£47,204	£33,803

The secondment fee relates to an amount agreed with West Bromwich Building Society during the year as a contribution from the Union towards the salary of the Chairperson who is now on full time secondment.

**FIXED ASSETS**

	<b>Computer equipment £</b>	<b>Furniture &amp; fittings £</b>	<b>Total £</b>
Cost			
As at 1 January 2014	23,235	674	23,909
Additions	-	-	-
As at 31 December 2014	23,235	674	23,909
Depreciation			
As at 1 January 2014	8,403	169	8,572
Charge for the year	4,895	126	5,021
As at 31 December 2014	13,298	295	13,593
Net book value			
As at 31 December 2014	£9,937	£379	£10,316
As at 31 December 2013	£14,832	£505	£15,337

**APB ETHICAL STANDARD – PROVISIONS AVAILABLE FOR SMALL ENTITIES**

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

# ACCOUNTING POLICIES

(see notes 74 and 75)

## SIGNATURES TO THE ANNUAL RETURN

(see notes 76 and 77)

**including the accounts and balance sheet contained in the return.**

Secretary's Signature: <u><i>S. P. Allsopp</i></u> Name: <u>Mrs S.P. Allsopp</u> Date: <u>15/5/2018.</u>	Chairman's Signature: <u><i>D. L. L. L.</i></u> (or other official whose position should be stated) Name: <u>MRS J. HOLTON</u> Date: <u>15/5/18</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 checked="" type="checkbox"/>	TO FOLLOW	<input 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/~~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 83)

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 rule 83)

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 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)

# AUDITOR'S REPORT (continued)

## INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF WEST BROMWICH BUILDING SOCIETY STAFF UNION

We have audited the financial statements of West Bromwich Building Society Staff Union for the year ended 31 December 2013 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 the United Kingdom Generally Accepted Accounting Practice.

This report is made solely to the union's members. 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 auditors' 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 management committee and auditor**

As explained more fully on page 5, the committee is 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 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 (APB's) Ethical Standards for Auditing, including "APB Ethical Standard – Provisions Available for Small Entities (Revised)", in the circumstances set out in note 4 to the financial statements.

**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 committee; and the overall presentation of the financial statements.

**Opinion on financial statements**

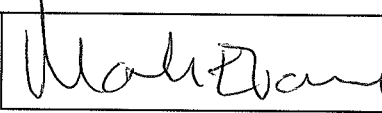
In our opinion the financial statements:

- give a true and fair view of the state of the Union's affairs as at 31 December 2013 and of its income and expenditure for the year then ended; and
- have been properly prepared in accordance with the United Kingdom Generally Accepted Accounting Practice and with 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 require us to report to you if, in our opinion:

- proper books of account have not been kept by the Union in accordance with the requirements of the legislation;
- a satisfactory system of control of transactions has not been maintained by the union in accordance with the requirements of the legislation;
- the revenue account or the other accounts (if any) to which our report relates, and the balance sheet are not in agreement with the books of account of the Union; and

Signature(s) of auditor or auditors:		
Name(s):	MARK EVANS FCA	
Profession(s) or Calling(s):	Chartered Accountant	
Address(es):	Copia Wealth & Tax Unit 8 Pendeford Place Pendeford Business Park Wolverhampton WV9 5HD	
Date:	31 March 2015	
Contact name and telephone number:	01902 783172	

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