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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 2015

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:

0121 500 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

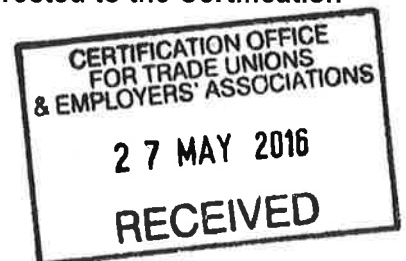
The address to which returns and other documents should be sent are:

For Unions based in England and Wales:

Certification Office for Trade Unions and Employers' Associations
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)



Union Support

STAFF UNION
WEST BROMWICH BUILDING SOCIETY

Committee Members (Changes) for year ending 31st December 2015

Member	Position	Service Period
Julie Holton	Chair	January 2015 – December 2015
Jo Fellows	Vice-chair (Head Office)	January 2015 – August 2015
Chris Mills	Vice-chair (Branches)	January 2015 – April 2015
Carl Phillpott	Vice Chair	September 2015 – December 2015
Elaine Duncum	Secretary	January 2015 – December 2015
Susan Allsopp	Treasurer	January 2015 – December 2015
Ruth Sniadowski	Membership Secretary	January 2015 – October 2015
Chris Bicknell	Committee	January 2015 – May 2015
Andrew Crump	Committee	January 2015 – December 2015
Holly O'Sullivan	Committee	June 2015 – October 2015
Holly O'Sullivan	Membership Secretary	November 2015 – December 2015
Fiona Middleton	Committee	June 2015 – December 2015
Vicky Grew	Committee	July 2015 – December 2015
Claire Page	Committee	September 2015 – December 2015
Carl Jones	Committee	October 2015 – December 2015
Jessica Fenton	Committee	October 2015 – December 2015

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	164				164
FEMALE	318				318
TOTAL	482				A 482

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

0
482

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
Vice Chairperson (Head Office)	Joanne Follows	Carl Phillpott	September 2015
Membership Secretary	Ruth Sniadowski	Holly O'Sullivan	November 2015
Vice Chairperson (Branches)	Chris Mills		April 2015

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)

	£	£
INCOME		
From Members: Contributions and Subscriptions		26,563
From Members: Other income from members (specify)		
Lottery	1,164	
Total other income from members		1,164
Total of all income from members		27,727
Investment income (as at page 12)		128
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)		128
	TOTAL INCOME	27,855
EXPENDITURE		
Benefits to members (as at page 5)		7,571
Administrative expenses (as at page 10)		26,349
Federation and other bodies (specify)		
Total expenditure Federation and other bodies		
Taxation		
	TOTAL EXPENDITURE	33,920
Surplus (deficit) for year		(6,065)
Amount of general fund at beginning of year		67,730
Amount of general fund at end of year		61,665

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 Legal fees	4,884	brought forward Education and Training services Training courses	2,027
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 monies	660		
carried forward	5,544	Total (should agree with figure in General Fund)	7,571

(See notes 24 and 25)

FUND 2		Fund Account	
Name:	Union Learning Fund	£	£
Income			
	From members		
	Investment income (as at page 12)		9
	Other income (specify)		
	Grant income		65,717
		Total other income as specified	65,726
		Total Income	65,726
Expenditure			
	Benefits to members		850
	Administrative expenses and other expenditure (as at page 10)		68,232
		Total Expenditure	69,082
		Surplus (Deficit) for the year	(3,356)
		Amount of fund at beginning of year	10,926
		Amount of fund at the end of year (as Balance Sheet)	7,570
		Number of members contributing at end of year	0

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 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		72,198
Salaries and Wages included in above	£49,454	
Auditors' fees		1,956
Legal and Professional fees		3,981
Occupancy costs		
Stationery, printing, postage, telephone, etc.		1,185
Expenses of Executive Committee (Head Office)		6,779
Expenses of conferences		
Other administrative expenses (specify)		
Website & computer costs		611
Marketing		2,537
Incidental		341
Other Outgoings		
Interest payable:		
Bank loans (including overdrafts)		
Mortgages		
Other loans		
Depreciation		3,374
Taxation		27
Outgoings on land and buildings (specify)		
Other outgoings (specify)		
Affiliation fees		1,592
	Total	94,581
Charged to:	General Fund (Page 3)	26,349
	Fund (Account2)	68,232
	Fund (Account)	
	Fund (Account)	
	Fund (Account)	
	Total	94,581

BALANCE SHEET as at 31 December 2015

(see notes 47 to 50)

Previous Year		£	£
	Fixed Assets (at page 14)		6,942
	Investments (as per analysis on page 15)		
	Quoted (Market value £)		
	Unquoted		
	Total Investments		
	Other Assets		
	Loans to other trade unions		
	Sundry debtors		7,537
	Cash at bank and in hand		68,617
	Income tax to be recovered		
	Stocks of goods		
	Others (specify)		
	Total of other assets		76,154
	TOTAL ASSETS		83,096
	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		53
	Sundry creditors		2,929
	Accrued expenses		10,879
	Provisions		
	Other liabilities		
	TOTAL LIABILITIES		13,861
	TOTAL ASSETS		69,235

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			23,909			23,909
Additions						
Disposals						
Revaluation/Transfer s						
At end of year			23,909			23,909
Accumulated Depreciation						
At start of year			13,593			13,593
Charges for year			3,374			3,374
Disposals						
Revaluation/Transfer s						
At end of year			16,967			16,967
Net book value at end of year						
			6,942			6,942
Net book value at end of previous year						
			10,316			10,316

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	27,727		27,727
From Investments	137		137
Other Income (including increases by revaluation of assets)	65,717		65,717
Total Income	93,581		93,581
EXPENDITURE (including decreases by revaluation of			
Total Expenditure	103,002		103,002
Funds at beginning of year (including reserves)	78,656		78,656
Funds at end of year (including reserves)	69,235		69,235
ASSETS			
Fixed Assets			6,942
Investment Assets			
Other Assets			76,154
		Total Assets	83,096
LIABILITIES			
		Total Liabilities	13,861
NET ASSETS (Total Assets less Total Liabilities)			69,235

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.

2 STAFF REMUNERATION

	2015 £	2014 £
Salary costs – Union Learning Fund	50,309	39,362
Secondment fee charged by West Bromwich Building Society	21,889	7,842
	<hr/>	<hr/>
	£72,198	£47,204

The secondment fee relates to an amount agreed with West Bromwich Building Society during the year as a contribution by the Union towards the salary of the Chairperson who is now on full time secondment. Included in the Union Learning Fund salary costs are redundancy payments agreed by the committee due to the early closure of the project.

3 FIXED ASSETS

	Computer equipment £	Furniture & fittings £	Total £
Cost			
As at 1 January 2015 and at 31 December 2015	23,235	674	23,909
Depreciation			
As at 1 January 2015	13,298	295	13,593
Charge for the year	3,279	95	3,374
As at 31 December 2015	16,577	390	16,967
Net book value			
As at 31 December 2015	£6,658	£284	£6,942
As at 31 December 2014	£9,937	£379	£10,316

4 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)

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 1/3% 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.

SIGNATURES TO THE ANNUAL RETURN

(see notes 76 and 77)

including the accounts and balance sheet contained in the return.

Treasurer Secretary's Signature: <u>SPALLEOP</u> Name: <u>SPALLEOP</u> Date: <u>25/5/16</u>	Chairman's Signature: <u>[Signature]</u> (or other official whose position should be stated) Name: <u>J. HOLTON</u> Date: <u>25/5/16</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 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 type="checkbox"/>	NO	<input type="checkbox"/>
IS A RULE BOOK ENCLOSED? (see Notes 8 and 78)	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
A MEMBER'S STATEMENT IS: (see Note 80)	ENCLOSE D	<input type="checkbox"/>	TO FOLLOW	<input type="checkbox"/>
HAS THE SUMMARY SHEET BEEN COMPLETED (see Page 17 and Notes 7 and 59)	YES	<input 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 AUDITOR'S 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 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 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 2015 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
- we have not obtained all the information and explanations necessary for the purposes of our audit.**

Signature(s) of auditor or auditors:



Name(s):

Shaun Philpott FCA

Profession(s) or Calling(s):

Chartered Accountant

Address(es):

Copia Wealth & Tax Ltd
8 Pendeford Place
Pendeford Business Park
Wolverhampton WV9 5HD

Date:

6 April 2016

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.