

# FORM AR21

FOR TRADE UNIONS WITH A FULL REPORTING YEAR AS OF  
1 MARCH 2017

Trade Union and Labour Relations (Consolidation) Act 1992

## ANNUAL RETURN FOR A TRADE UNION

Name of Trade Union:

Affinity

Year ended:

31 December 2017

List no:

615T

Head or Main Office address:

St Johns Terrace  
3-7 Amphill Street  
Bedford  
MK42 9EY

Website address (if available)

www.workaffinity.co.uk

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

Yes

No

(Check the appropriate box)

General Secretary:

Mark V Brown

Telephone Number:

01234 716005

Contact name for queries regarding the completion of this return:

Emma Stopford

Telephone Number:

01234 716005

E-mail:

Emma.stopford@workaffinity.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: 0330 109 3602

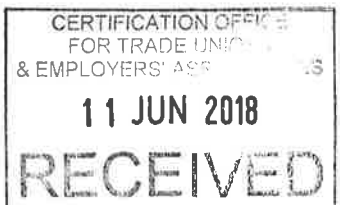
The address to which returns and other documents should be sent are:

**For Unions based in England and Wales:**

Certification Office for Trade Unions and Employers' Associations  
Lower Ground Floor, Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX

**For Unions based in Scotland:**

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



(Revised March 2018)

### **List Of Affinity Officers**

Neilson Smith	–	Chairman
Bryan Jackson	–	Deputy Chairman / Treasurer
Peter Munday	–	Vice Chairman
Mark Brown	–	General Secretary

# 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	10,126	4	2	204	<b>10,336</b>
FEMALE	16,852	8	0	349	<b>17,209</b>
TOTAL	26,978	12	2	553	<b>A 27,545</b>

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

27,545

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

40

## OFFICERS IN POST

(see note 12)

**Please attach as an annex 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

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		2,523,375
<b>From Members:</b> Other income from members (specify)		
 <b>Total other income from members</b>		
<b>Total of all income from members</b>		
<b>Investment income (as at page 12)</b>		592
<b>Other Income</b>		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)		2,116
 <b>Total of other income (as at page 4)</b>		2,708
	<b>TOTAL INCOME</b>	2,526,083
<b>EXPENDITURE</b>		
<b>Benefits to members (as at page 5)</b>		230,596
<b>Administrative expenses (as at page 10)</b>		2,353,868
<b>Federation and other bodies (specify)</b>		
 <b>Total expenditure Federation and other bodies</b>		
<b>Taxation</b>		
	<b>TOTAL EXPENDITURE</b>	2,584,464
	Surplus (deficit) for year	(58,381)
	Amount of general fund at beginning of year	1,425,487
	Amount of general fund at end of year	1,367,106

# 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> Other income	2,116	
<b>TOTAL OTHER INCOME</b>		2,116
<b>TOTAL OF ALL OTHER INCOME</b>		2,116

# ANALYSIS OF BENEFIT EXPENDITURE SHOWN AT GENERAL FUND

(see notes 21 to 23)

	£		£
Representation – Employment Related Issues Consultancy	230,569	<b>brought forward</b> Education and Training services	230,569
Representation – Non Employment Related Issues		Negotiated Discount Services	
Communications		Salary Costs	
Advisory Services		Other Benefits and Grants (specify)	
Dispute Benefits			
Other Cash Payments			
<b>carried forward</b>	230,569	<b>Total (should agree with figure in General Fund)</b>	230,569

(See notes 21 to 23)

FUND 2		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 3		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 21 to 23)

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 21 to 23)

<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>			

# POLITICAL FUND ACCOUNT

(see notes 24 to 33)

<b>POLITICAL FUND ACCOUNT 1</b>		<b>To be completed by trade unions which maintain their own political fund</b>	
	<b>Income</b>	Members contributions and levies	£
		Investment income (as at page 12)	£
		Other income (specify)	£
		Total other income as specified	
		Total income	
Expenditure under section (82) of the Trade Union and Labour Relations (Consolidation) Act 1992 on purposes set out in section (72) (1) where consolidation of expenditures from the political funds exceeds £2,000 during the period			
<b>Expenditure A</b>	(as at page i)		£
<b>Expenditure B</b>	(as at page ii)		£
<b>Expenditure C</b>	(as at page iii)		£
<b>Expenditure D</b>	(as at page iv)		£
<b>Expenditure E</b>	(as at page v)		£
<b>Expenditure F</b>	(as at page vi)		£
<b>Non-political expenditure</b>	(as at page vii)		£
		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>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	
		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 34 and 35)

		£
<b>Administrative Expenses</b>		
Remuneration and expenses of staff		1,412,312
Salaries and Wages included in above	£1,207,600	
Auditors' fees		6,500
Legal and Professional fees		88,525
Occupancy costs		51,347
Stationery, printing, postage, telephone, etc.		321,324
Expenses of Executive Committee (Head Office)		132,551
Expenses of conferences		132,551
Other administrative expenses (specify)		
Bank charges and interest		23,141
General expenses		6,632
Computer costs		107,256
<b>Other Outgoings</b>		
Interest payable:		
Bank loans (including overdrafts)		
Mortgages		
Other loans		1,843
Depreciation		69,410
Taxation		476
Outgoings on land and buildings (specify)		
Other outgoings (specify)		
<b>Total</b>		
Charged to:		
	General Fund (Page 3)	2,353,868
	Fund (Account )	
	Fund (Account )	
	Fund (Account )	
	Fund (Account )	
<b>Total</b>		2,353,868

## ANALYSIS OF OFFICIALS' SALARIES AND BENEFITS

(see notes 36 to 46)

Office held	Gross Salary £	Employers N.I. contributions £	Benefits			Total £
			Pension Contributions £	Other Benefits		
				Description	Value £	
General Secretary – Mark Brown	105,470	18,637	12,258	Car Benefit	18,000	154,365
Chairman- Neilson Smith	20,000	1,636	22,500			44,136
Vice Chairman – Peter Munday	26,958	3,168	1,150	Car Benefit	3,000	34,276

# ANALYSIS OF INVESTMENT INCOME

(see notes 47 and 48)

	Political Fund £		Other Fund(s) £
Rent from land and buildings			
Dividends (gross) from:			
Equities (e.g. shares)			233
Interest (gross) from:			
Government securities (Gilts)			
Mortgages			
Local Authority Bonds			
Bank and Building Societies			31
Other investment income (specify)			
Staff loans			328
		Total investment income	592
Credited to:			
		General Fund (Page 3)	592
		Fund (Account )	
		Fund (Account )	
		Fund (Account )	
		Fund (Account )	
		Fund (Account )	
		Political Fund	
		Total Investment Income	592

# BALANCE SHEET as at

31 December 2017

(see notes 49 to 52)

Previous Year		£	£
915,358	<b>Fixed Assets</b> (at page 14)		946,101
	<b>Investments</b> (as per analysis on page 15)		
5,149	Quoted (Market value £ 7,606)		5,149
4,700	Unquoted		4,700
	<b>Total Investments</b>		955,950
	<b>Other Assets</b>		
	Loans to other trade unions		
216,762	Sundry debtors		216,705
450,517	Cash at bank and in hand		492,636
1,851	Income tax to be recovered		1,795
27,891	Stocks of goods		28,103
	Others (specify)		
697,021	<b>Total of other assets</b>		739,241
1,622,228	<b>TOTAL ASSETS</b>		1,695,191
1,425,487	Fund (Account )		1,307,106
	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		
1,063	Loans: Other		97,921
	Bank overdraft		
520	Tax payable		476
79,547	Sundry creditors		94,979
109,611	Accrued expenses		134,709
	Provisions		
	Other liabilities		
196,741	<b>TOTAL LIABILITIES</b>		328,085
1,622,228	<b>TOTAL ASSETS</b>		1,695,191

# FIXED ASSETS ACCOUNT

(see notes 53 to 57)

	Land and Buildings		Furniture and Equipment £	Motor Vehicles £	Not used for union business £	Total £
	Freehold £	Leasehold £				
<b>Cost or Valuation</b>						
At start of year	765,000		283,557	367,749		1,416,306
Additions			11,079	123,976		135,055
Disposals				(124,380)		(124,380)
Revaluation/Transfers						
At end of year	765,000		294,636	367,346		1,426,981
<b>Accumulated Depreciation</b>						
At start of year			242,034	258,914		500,948
Charges for year			21,299	43,878		65,177
Disposals				(85,245)		(85,245)
Revaluation/Transfers						
At end of year			263,333	388,037		480,880
<b>Net book value at end of year</b>	765,000		31,303	149,798		946,101
<b>Net book value at end of previous year</b>	765,000		41,523	108,835		915,358

# ANALYSIS OF INVESTMENTS

(see notes 58 and 59)

QUOTED		All Funds Except Political Funds £	Political Fund  £
	Equities (e.g. Shares)	5,149	
	Government Securities (Gilts)		
	Other quoted securities (to be specified)		
	<b>TOTAL QUOTED (as Balance Sheet)</b>	<b>5,149</b>	
	Market Value of Quoted Investment	7,606	
<b>UNQUOTED</b>	Equities		
	Government Securities (Gilts)		
	Mortgages		
	Bank and Building Societies		
	Other unquoted investments (to be specified)		
	Contributions to unlisted company limited by guarantee in which the union is a member	4,700	
	<b>TOTAL UNQUOTED (as Balance Sheet)</b>	<b>4,700</b>	
	Market Value of Unquoted Investments	4,700	



# ANALYSIS OF INVESTMENT INCOME (CONTROLLING INTERESTS)

(see notes 60 and 61)

<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 checked="" 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 62 to 73)

	All funds except Political Funds £	Political Funds £	Total Funds £
<b>INCOME</b>			
From Members	2,523,375		2,523,375
From Investments	592		592
Other Income (including increases by revaluation of assets)	2,116		2,116
<b>Total Income</b>	2,526,083		2,526,083
<b>EXPENDITURE</b> (including decreases by revaluation of	2,584,464		2,584,464
<b>Total Expenditure</b>	2,584,464		2,584,464
<b>Funds at beginning of year</b> (including reserves)	1,425,487		1,425,487
<b>Funds at end of year</b> (including reserves)	1,367,106		1,367,106
<b>ASSETS</b>			
Fixed Assets			946,101
Investment Assets			9,849
Other Assets			739,241
		<b>Total Assets</b>	1,695,191
<b>LIABILITIES</b>			
		<b>Total Liabilities</b>	(328,085)
<b>NET ASSETS (Total Assets less Total Liabilities)</b>			1,367,104

# INFORMATION ON INDUSTRIAL ACTION BALLOTS

(see notes 74 to 80)

Did the union hold any ballots in respect of industrial action during the return period?

~~YES~~                      NO

If Yes How many ballots were held:

For each ballot held please complete the information below:

## Ballot 1

Number of individuals who were entitled to vote in the ballot

### Number of votes cast in the ballot

Number of Individuals answering "Yes" to the question                      1

Number of Individuals answering "No" to the question                      2

Number of invalid or otherwise spoiled voting papers returned                      3

\* 1-3 should total "Number of votes cast in the ballot"

Were the number of votes cast in the ballot at least 50% of the number of individuals who were entitled to vote in the ballot **Y / N**

Does section 226(2B) of the 1992 Act apply in relation to this ballot (see notes 76-80)? **Y / N**

If yes, were the number of individuals answering "Yes" to the question (or each question) at least 40% of the number of individuals who were entitled to vote in the ballot **Y / N**

## Ballot 2

Number of individuals who were entitled to vote in the ballot

### Number of votes cast in the ballot

Number of Individuals answering "Yes" to the question                      1

Number of Individuals answering "No" to the question                      2

Number of invalid or otherwise spoiled voting papers returned                      3

\* 1-3 should total "Number of votes cast in the ballot"

Were the number of votes cast in the ballot at least 50% of the number of individuals who were entitled to vote in the ballot **Y / N**

Does section 226(2B) of the 1992 Act apply in relation to this ballot (see notes 76-80)? **Y / N**

If yes, were the number of individuals answering "Yes" to the question (or each question) at least 40% of the number of individuals who were entitled to vote in the ballot **Y / N**

**For additional ballots please continue on next page**

**Ballot 3**

Number of individuals who were entitled to vote in the ballot

**Number of votes cast in the ballot**

Number of Individuals answering "Yes" to the question 1

Number of Individuals answering "No" to the question 2

Number of invalid or otherwise spoiled voting papers returned 3

**\* 1-3 should total "Number of votes cast in the ballot"**Were the number of votes cast in the ballot at least 50% of the number of individuals who were entitled to vote in the ballot **Y / N**Does section 226(2B) of the 1992 Act apply in relation to this ballot (see notes 76-80)? **Y / N**If yes, were the number of individuals answering "Yes" to the question (or each question) at least 40% of the number of individuals who were entitled to vote in the ballot **Y / N****Ballot 4**

Number of individuals who were entitled to vote in the ballot

**Number of votes cast in the ballot**

Number of Individuals answering "Yes" to the question 1

Number of Individuals answering "No" to the question 2

Number of invalid or otherwise spoiled voting papers returned 3

**\* 1-3 should total "Number of votes cast in the ballot"**Were the number of votes cast in the ballot at least 50% of the number of individuals who were entitled to vote in the ballot **Y / N**Does section 226(2B) of the 1992 Act apply in relation to this ballot (see notes 76-80)? **Y / N**If yes, were the number of individuals answering "Yes" to the question (or each question) at least 40% of the number of individuals who were entitled to vote in the ballot **Y / N****Ballot 5**

Number of individuals who were entitled to vote in the ballot

**Number of votes cast in the ballot**

Number of Individuals answering "Yes" to the question 1

Number of Individuals answering "No" to the question 2

Number of invalid or otherwise spoiled voting papers returned 3

**\* 1-3 should total "Number of votes cast in the ballot"**Were the number of votes cast in the ballot at least 50% of the number of individuals who were entitled to vote in the ballot **Y / N**Does section 226(2B) of the 1992 Act apply in relation to this ballot (see notes 76-80)? **Y / N**If yes, were the number of individuals answering "Yes" to the question (or each question) at least 40% of the number of individuals who were entitled to vote in the ballot **Y / N****Use a continuation sheet if necessary**

# INFORMATION ON INDUSTRIAL ACTION

(see note 81)

## \*Categories of Nature of Trade Dispute :

A: terms and conditions of employment, or the physical conditions in which any workers are required to work;

B: engagement or non-engagement, or termination or suspension of employment or the duties of employment, of one or more workers;

C: allocation of work or the duties of employment between workers or groups of workers;

D: matters of discipline;

E: a worker's membership or non-membership of a trade union;

F: facilities for officials of trade unions;

G: machinery for negotiation or consultation, and other procedures, relating to any of the above matters, including the recognition by employers or employers' associations of the right of a trade union to represent workers in such negotiation or consultation or in the carrying out of such procedures

## Did Union members take industrial action during the return period in response to any inducement on the part of the Union? YES / NO

If YES, for each industrial action taken please complete the information below:

### Industrial Action 1

1. please tick the nature of the trade dispute for which industrial action was taken using the categories\* below:

A  B  C  D  E  F  G

2. Dates of the industrial action taken:

3. Number of days of industrial action:

4. Nature of industrial action. Strike Action / Action Short of a Strike (delete one as appropriate)

### Industrial Action 2

1. please tick the nature of the trade dispute for which industrial action was taken using the categories\* below:

A  B  C  D  E  F  G

2. Dates of the industrial action taken:

3. Number of days of industrial action:

4. Nature of industrial action. Strike Action / Action Short of a Strike (delete one as appropriate)

### Industrial Action 3

1. please tick the nature of the trade dispute for which industrial action was taken using the categories\* below:

A  B  C  D  E  F  G

2. Dates of the industrial action taken:

3. Number of days of industrial action:

4. Nature of industrial action. Strike Action / Action Short of a Strike (delete one as appropriate)

**Industrial Action 4**

1. please tick the nature of the trade dispute for which industrial action was taken using the categories\* below:

A  B  C  D  E  F  G

2. Dates of the industrial action taken:

3. Number of days of industrial action:

4. Nature of industrial action. Strike Action / Action Short of a Strike (delete one as appropriate)

**Industrial Action 5**

1. please tick the nature of the trade dispute for which industrial action was taken using the categories\* below:

A  B  C  D  E  F  G

2. Dates of the industrial action taken:

3. Number of days of industrial action:

4. Nature of industrial action. Strike Action / Action Short of a Strike (delete one as appropriate)

**Industrial Action 6**

1. please tick the nature of the trade dispute for which industrial action was taken using the categories\* below:

A  B  C  D  E  F  G

2. Dates of the industrial action taken:

3. Number of days of industrial action:

4. Nature of industrial action. Strike Action / Action Short of a Strike (delete one as appropriate)

**Industrial Action 7**

1. please tick the nature of the trade dispute for which industrial action was taken using the categories\* below:

A  B  C  D  E  F  G

2. Dates of the industrial action taken:

3. Number of days of industrial action:

4. Nature of industrial action. Strike Action / Action Short of a Strike (delete one as appropriate)

**Industrial Action 8**

1. please tick the nature of the trade dispute for which industrial action was taken using the categories\* below:

A  B  C  D  E  F  G

2. Dates of the industrial action taken:

3. Number of days of industrial action:

4. Nature of industrial action. Strike Action / Action Short of a Strike (delete one as appropriate)

Use a continuation page if necessary

# NOTES TO THE ACCOUNTS

(see notes 82 and 83)

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

Attached

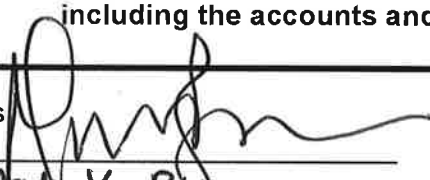
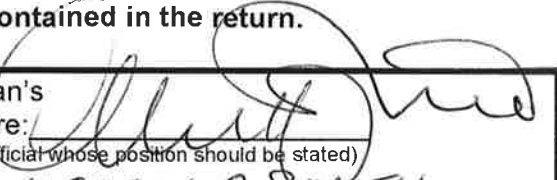
# ACCOUNTING POLICIES

(see notes 84 and 85)

## SIGNATURES TO THE ANNUAL RETURN

(see notes 86 and 87)

including the accounts and balance sheet contained in the return.

Secretary's Signature:  Name: <u>Mark V. Bloom</u> Date: <u>4th June 2018</u>	Chairman's Signature:  (or other official whose position should be stated) Name: <u>NEILSON C SMITH</u> Date: <u>4th JUNE 2018</u>
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## CHECK LIST

(see notes 88 and 89)

(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 23 and 25 and Notes 86 and 95)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
HAS THE AUDITOR'S REPORT BEEN COMPLETED? (see Pages 24 and 25 and Notes 2 and 92)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
IS A RULE BOOK ENCLOSED? (see Notes 8 and 88)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
A MEMBER'S STATEMENT IS: (see Note 104)	ENCLOSED	<input type="checkbox"/>	TO FOLLOW	<input checked="" type="checkbox"/>
HAS THE SUMMARY SHEET BEEN COMPLETED (see Page 17 and Notes 7 and 62)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
HAS THE MEMBERSHIP AUDIT CERTIFICATE BEEN COMPLETED? (see Page i to iii and Notes 97 to 103)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>



# AUDITOR'S REPORT

(see notes 92 to 95)

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 92 and 93)

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 92)

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 92)

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 92)


# AUDITOR'S REPORT (continued)

See attached

Signature(s) of auditor or auditors:	* <i>Paul Tucker</i>	
Name(s):	Croucher Needham (Essex) LLP	
Profession(s) or Calling(s):	Chartered Certified Accountant	
Address(es):	Market House 10 Market House Saffron Walden Essex, CB10 1JZ	
Date:	8/6/18	
Contact name and telephone number:	Paul Tucker 01799 521301	

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

# MEMBERSHIP AUDIT CERTIFICATE (continued)

Signature of assurer	x 
Name	Paul Tucker - Croucher Needham (Essex) LLP
Address	Market House 10 Market Walk Saffron Walden, Essex, CB10 1JZ
Date	8/6/18
Contact name and telephone number	Paul Tucker - 01799 521301

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF AFFINITY****Opinion**

We have audited the financial statements of Affinity for the year ended 31 December 2017, which comprise the income and expenditure account, balance sheet, cashflow statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 December 2017 and of its deficit 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 section 36 of the Trade Union and Labour Relations (consolidation Act 1992).

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Union in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the union's members, as a body, use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the union's members, as a body, has not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The union's members, as a body, is responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF AFFINITY (CONTINUED)****Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Director's Report.

We have nothing to report in respect of the following matters where the Trade Union and Labour Relations (Consolidation) Act 1992 and the Trade Union Reform and Employment Rights Act 1993 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- the revenue account to which our report relates, and the balance sheet are not in agreement with the books of account of the union; or
- we have not received all the information and explanations we require for our audit; or
- certain disclosures within the form AR21 of Officers' remuneration specified by law are not made.

This report is made solely to the union's members, as a body. 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 officers and auditors**

The Trade Union and Labour Relations (Consolidation) Act 1992 and the Trade Union Reform and Employment Rights Act 1993 require the union's officers to keep proper accounting records which give a true and fair view of the state of affairs of the union and explain its transactions, to establish and maintain a satisfactory system of control of the accounting records, cash holding and all the receipts and remittance and to prepare an annual return for the Certification Office giving a true and fair view of the revenue account and balance sheet and provide members of the union with a statement of income and expenditure for the year.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

This report is made solely to the unions's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. 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.

*Croucher Needham (Essex) LLP*

**CROUCHER NEEDHAM (ESSEX) LLP  
CHARTERED CERTIFIED ACCOUNTANTS  
REGISTERED AUDITOR**

**Market House  
10 Market Walk  
Saffron Walden  
Essex  
CB10 1JZ**

## AFFINITY

### NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2017

#### OFFICERS RESPONSIBILITIES FOR THE PREPARATION OF THE FINANCIAL STATEMENTS

In respect of the preparation of financial statements, the Union's Officers are required to prepare financial statements which give a true and fair view of the state of the affairs of the Union at the year end and of the results and cashflows for the year to that date. The officers are also required to ensure that suitable accounting policies are consistently applied, applicable accounting and reporting standards are followed and that the financial statements are prepared on a going concern basis.

The officers are also responsible for maintaining proper accounting records which disclose the financial position of the Union at any time, for safe guarding the assets of the Union and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### 1. ACTIVITIES AND ACCOUNTING POLICIES

##### (a) Activities

Affinity is the major trade union representing staff working in Lloyds Banking Group and TSB Bank. It also represents members in a wide range of other companies. Its primary function is to provide representation services to these members.

##### (b) Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with Financial Reporting Standard 102, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland.

The entity's functional currency is GBP.

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the Union's accounting policies (see note 2).

The following principle accounting policies have been applied:

##### (c) Income

Income represents subscriptions receivable from members during the year, income receivable from investments and monies on deposit, and the surplus arising from the trading activities of the Union.

Income is recognized to the extent that it is probable that the economic benefits will flow to the Union and the income can be reliably measured. Income is measured as the fair value of the consideration received or receivable, excluding discounts, rebates and other sales taxes. The following criteria must also be met before income is recognised:

Income from subscriptions is recognised in the period in which subscription is due from the member and when all of the following conditions are satisfied:

- the amount of income can be measured reliably;
- it is probable that the Union will receive the consideration due under the subscription.

Ancillary services are recognised net of costs due to other services and recognised on an accruals basis.

##### (d) Investments

Fixed asset investments are stated at market value (based in bid market values) as at the balance sheet date.

## AFFINITY

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2017**1. ACTIVITIES AND ACCOUNTING POLICIES - CONTINUED****(e) Tangible fixed assets**

Tangible fixed assets under the cost model are stated at historical cost less accumulated depreciation any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Freehold land and buildings are maintained and improved such that the residual values of these properties, based on prices prevailing at the time of acquisition, are at least equal to their book values. Having regard to this, it is the opinion of the Union's Officers that depreciation on any such properties as required by Accounting Standards would not be material.

Depreciation is charged so as to allocate the cost of assets less their residual value over their estimated useful lives. The estimated working life at the following rates:

Freehold property	-	not depreciated
Computers and equipment	-	33% pa on cost
Office equipment	-	20% pa on cost
Motor vehicles	-	25% pa on net book value
Furniture and fittings	-	10% pa on cost

The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, or if there is an indication of a significant change since the last reporting date.

**(g) Stock**

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises of voucher less discount and VAT.

At each reporting date, inventories are assessed for impairment. If inventory is impaired, the carrying amount is reduced to its selling price less costs to complete and sell. The impairment loss is recognised immediately in the income and expenditure account.

**(h) Leased assets**

Where assets are financed by leasing agreements that give rights approximating to ownership, the assets are treated as if they had been purchased outright and any finance costs are charged to the income and expenditure account over the purchase period.

All other leases are operating leases, and the annual rentals are charged to the income and expenditure account on a straight line basis over the lease term.

**(i) Debtors**

Short and long term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

**(h) Cash and cash equivalents**

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours.

## AFFINITY

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2017**

**2. JUDGMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION  
UNCERTAINTY**

The preparation of the financial statements requires management to make judgments, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. The nature of estimation means the actual outcomes could differ from those estimates.

The main areas where judgement and estimates may have a significant effect on the amounts included in the financial statements are:

- Tangible assets – the basis of calculation and assumptions used to perform revaluation and useful economic life of assets used in calculating depreciation.

<b>3. OPERATING SURPLUS</b>	<b>2017</b>	<b>2016</b>
The operating surplus is stated after charging:		
Depreciation of tangible fixed assets	65,177	75,389
Auditors remuneration:		
-audit services	6,500	6,000
-non audit services	19,927	12,000
	<u>65,177</u>	<u>75,389</u>
<b>EMPLOYEES</b>		
<b>4. Staff costs were as follows:</b>		
Wages & Salaries	1,412,312	1,597,141
	<u>1,412,312</u>	<u>1,597,141</u>
The average monthly number of employees during the year was as follows:		
Administrative	41	43
	<u>41</u>	<u>43</u>
<b>CONTRIBUTIONS FROM MEMBERS</b>		
<b>5.</b>		
Subscriptions	2,588,552	2,961,128
Ancillary services	(65,177)	(185,286)
	<u>£2,523,375</u>	<u>£2,775,842</u>
<b>OTHER OPERATIONS</b>		
<b>6.</b>		
Dividends and royalties	2,379	2,459
Other Income	-	-
	<u>£2,379</u>	<u>£2,459</u>
<b>INVESTMENT INCOME</b>		
<b>7.</b>		
Interest received on loans	329	347
	<u>£329</u>	<u>£347</u>



## AFFINITY

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2017**8. PREMISES, EQUIPMENT AND STAFF**

Staff remuneration and severance	1,412,312	1,597,141
Rent, rates and maintenance	34,352	37,182
Light and heat	11,210	13,533
Equipment hire	827	13,164
	<u>£1,458,701</u>	<u>£1,661,020</u>

**9. ADMINISTRATION**

	<b>2017</b>	<b>2016</b>
Printing, stationery and publications	105,225	40,573
Committee and travelling expenses	265,102	293,565
Postage	81,412	66,149
Telephone	134,687	149,518
Computer costs	107,256	122,500
Bank charges and interest	23,141	24,068
Insurance	4,958	5,530
Lease and hire purchase interest	1,843	3,625
Sundry expenses	1,882	3,765
VAT on partial exemption	4,750	6,615
	<u>£730,256</u>	<u>£715,908</u>

**10. DEPRECIATION**

Depreciation on tangible fixed assets	65,177	75,390
(Profit)/Loss on disposal	4,229	8,610
	<u>£69,410</u>	<u>£84,000</u>

## AFFINITY

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2017**

**11. TAXATION**

The Union is not subject to taxation on its normal activities, but is taxable in respect of any profits arising from its trading activities and on its investment income. Provision has been made in the accounts in respect of corporation tax due as follows:

<b>Current tax</b>	<b>2017</b>	<b>2016</b>
UK corporation tax on surplus for the year	476	520
Adjustments in respect of prior years	-	(477)
	<u>476</u>	<u>(477)</u>
<b>Total current tax</b>	<u><u>£476</u></u>	<u><u>£43</u></u>

The tax assessed for the year is lower (2016 – lower) than the standard rate of corporation tax in the UK. The differences are explained below:

	<b>2017</b>	<b>2016</b>
(Deficit)/Surplus on ordinary activities before tax	(57,905)	33,992
	<u>(57,905)</u>	<u>33,992</u>
(Deficit)/Surplus on ordinary at standard rate of corporation tax in the UK of 19.25% (2016 – 20%)	-	6,292
	<u>-</u>	<u>6,292</u>
Effects of:		
(Deficit)/Surplus not chargeable to corporation tax	476	(5,772)
Other tax adjustments	-	-
	<u>476</u>	<u>(5,772)</u>
<b>Current Tax Charge for year</b>	<u><u>£476</u></u>	<u><u>£520</u></u>

No deferred tax has been accounted for as it is immaterial.

## AFFINITY

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2017

## 12. FIXED ASSETS

	Freehold Property	Computer Equipment	Office Equipment	Motor Vehicles	Furniture & Fittings	Total
<b>COST</b>						
1 January 2017	765,000	124,911	23,818	367,749	134,828	1,416,306
Additions	-	10,938	-	123,976	141	135,055
Disposals	-	-	-	(124,380)	-	(124,380)
31 December 2017	<u>765,000</u>	<u>135,849</u>	<u>23,818</u>	<u>367,345</u>	<u>134,969</u>	<u>1,426,981</u>
<b>DEPRECIATION</b>						
1 January 2017	-	90,512	19,843	258,914	131,679	500,948
Disposals	-	-	-	(85,245)	-	(85,245)
Charge for year	-	17,609	2,130	43,878	1,560	65,177
31 December 2017	<u>-</u>	<u>108,121</u>	<u>21,973</u>	<u>217,547</u>	<u>133,239</u>	<u>480,880</u>
<b>NET BOOK VALUE</b>						
31 December 2017	<u>765,000</u>	<u>27,728</u>	<u>1,845</u>	<u>149,798</u>	<u>1,730</u>	<u>946,101</u>
31 December 2016	<u>765,000</u>	<u>34,399</u>	<u>3,975</u>	<u>108,835</u>	<u>3,149</u>	<u>915,358</u>

The net book value of tangible fixed assets includes **£131,287** (2016- £23,344) in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to **£34,958** (2016 - £27,235) for the year.

## 13. INVESTMENTS

	2017	2016
Listed investments at cost	5,149	5,149
[Market Value <b>£7,606</b> (2016 - £6,654)]	-	-
Unlisted investments at cost	4,700	4,700
	<u>£9,849</u>	<u>£9,849</u>

## 14. DEBTORS AND PREPAYMENTS

	2017	2016
Prepayments and accrued income	41,552	43,344
Other debtors	176,948	175,269
	<u>218,500</u>	<u>£218,613</u>

Included within other debtors are amounts due after one year totalling £48,364 (2016: £62,460), all amounts are recoverable.

## AFFINITY

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2017**

	2017	2016
<b>15. CASH AT BANK AND IN HAND</b>		
Bank current account	492,486	450,361
Cash in hand	156	156
	<u>£492,642</u>	<u>£450,517</u>
<b>16. CREDITORS – due within one year</b>		
Creditors and accruals	134,709	109,611
Obligations under hire purchase and finance leases	36,834	1,063
Other creditors	94,979	79,547
Corporation tax	476	520
	<u>£266,998</u>	<u>£196,741</u>
<b>17. CREDITORS – due after more than one year</b>		
Obligations under hire purchase and finance leases	61,087	-
	<u>£61,087</u>	-
<b>18. ACCUMULATED FUND</b>		
Balance at 1 January 2017	1,425,487	1,391,538
Surplus/(Deficit) for the year	(58,381)	33,949
	<u>£1,307,106</u>	<u>£1,425,487</u>

## AFFINITY

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2017**20. RELATED PARTY TRANSACTIONS****Transactions with people with significant control or influence:**

- (a) During the year the Union paid a salary of **£20,000** (2016: £20,000) to Mr Neilson Smith in his capacity as Chairman of the Union.
- (b) During the year the Union paid a salary of **£26,958** (2016: £28,870) to Mr Peter Munday in his capacity for advice team and administrative work.

No other members of the General Purpose Committee received remuneration during the year.

**Transactions with people with key management personnel:**

- (a) The Union made a loan in 2011 of £16,000 and in 2014 an additional loan was granted of £9,000 in respect of a purchase of a motor vehicle to Mr Mark Brown, the General Secretary, which bears interest at a commercial rate of 4%. The balance due from Mr Mark Brown at the year-end was **£754** (2016: £6,270).
- (b) Amounts paid to Plus Insurance Limited totalling £115,176.80 in the year a company controlled by a key management personnel.

**21. BUSINESS REVIEW**

The overarching background to the Union's operations in 2017 was sustained reductions in staff numbers in banking caused by system change, Bank branch closures outsourcing and other restructuring in head office and support functions. This continued the trend of the previous 10 years.

The consequent reduction in membership numbers in banking was mitigated by membership outside banking, where the Union has diversified across almost all industries and types of organisation. However, the sharp fall in bank staff numbers has meant that the Union has had to continue to adapt its operations to a different environment but the technological and other changes made since 2010 have allowed it to maintain revenue and costs broadly in equilibrium whilst restructuring has continued. Continued adaptation and control of costs will be required to maintain that balance.

The bulk of the Union's work is concerned with individual representation of members in grievance and disciplinary cases of all types. The number of such cases in banking represented each year is much greater proportionately than the number in other industries and there is a greater propensity in banks to instigate disciplinary action, often for trivial reasons, than in any other industry in which the Union operates.

A succession of Employment Tribunal cases, some of which were settled before hearings, was necessary to protect members and had a predictable effect on costs. In these cases, the Union guaranteed to fund the Tribunal application fees (now abolished) required without which many members could not have afforded to contest their cases.

By the end of 2017 evidence was emerging that successes in cases since 2016 had caused a reappraisal of bank disciplinary case policies with more careful assessment of cases being made before dismissal or other serious action was contemplated. This is likely to lead to less Employment Tribunal cases which obviously will be in the interests of the Union's members.

As we have pointed out before, the Union's work dealing with non-banking industry employers has generally been productive although in a small number of sectors the sort of problems seen in banking with poor human resource management and a casual approach to employees' legal rights has been evident. The Union has adopted specific policies to deal with the small number of employers concerned.

**AFFINITY****NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2017**

On collective issues, the Union continued with legal action to gain equality for 165,000 female Lloyds Banking Group pensioners and the case started in 2016 continued through 2017. It is not likely to be completed for some considerable time, not least because of the number of parties, including the UK government, that have an interest in the outcome of the case. The cost of the case will be borne by the Trustee Board of the Lloyds pension funds.

A smaller but important pensions campaign and the Union's threat of legal action for sex discrimination, resulted in the Trustee of the Lloyds Bank Offshore Pension Scheme equalising the treatment of men and women affected by State Pension Deductions. Women had been subject to substantial reductions earlier and therefore over a longer period than men.

The de-recognition of the Union by Lloyds Banking Group and TSB Bank, permissible under UK law even though that the majority of union members supported the Union, continued to have very little effect on the Union's ability to campaign effectively for change on behalf of its members. Throughout 2017 it became clear that Bank efforts to prevent effective, independent representation in favour of 'representation' by unions over which the Banks had effective control had failed. There is no reason to believe that situation will change.