

Form AR21
Trade Union and Labour Relations (Consolidation) Act 1992

Trade Union's details

Name of Trade Union:

Financial Services Union

Year ended:

31 December 2018

List number:

~~741T~~ 741T

Head or Main Office address:

One Stephen Street Upper,
Dublin 8, D08 DE9P,
Ireland

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

Yes

No

(Tick as appropriate)

Website address (if available)

www.fsunion.org

General Secretary:

Gareth Murphy

Telephone Number:

+353 1 475 5908

Contact name for queries regarding the completion of this return:

Hugh Keaveney

Telephone Number:

+353 1 475 5908

E-mail:

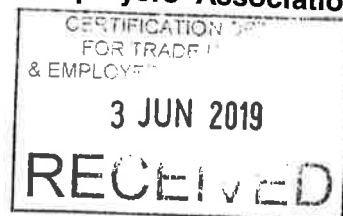
Info@fsunion.org

Please follow the guidance notes in the completion of this return. Any difficulties or problems in the completion of this return should be directed to the Certification Officer as below or by telephone to: 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.



Return of members

(see notes 10 and 11)

	Number of members at the end of the year				Totals
	Great Britain	Northern Ireland	Irish Republic	Elsewhere Abroad (including Channel Islands)	
Male	80	716	2,642	0	3,438
Female	186	1,586	5,879	0	7,651
Total	266	2,302	8,521	0	A 11,089

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

11,089
0

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

Change of officers

Please complete the following to record any changes of officers during the twelve months covered by this return.

Position held	Name of Officer ceasing to hold office	Name of Officer Appointed	Date of change
General Secretary	Larry Broderick	Dermot Ryan	16 March 2018
General Secretary	Dermot Ryan	Gareth Murphy (Acting)	25 September 2018
President	Tommy Kennedy	Sharon McAuley	12 May 2018
Honorary Secretary	Elaine Barker	John Burns	12 May 2018
Honorary Finance Officer	Sharon McAuley	Hugh Keaveney	12 May 2018
AIB Group Officer	Hugh Keaveney	Denis Stevenson	12 May 2018
Ulster Bank Officer	John Burns	Joe Allsop	12 May 2018
T&S Officer	N/A	Mick Nerney	12 May 2018
Bank Officer	Robin Bell	Mary Ennis	12 May 2018
Bank Officer	Irene Breen	Martin Gallagher	12 May 2018
Bank Officer	Jessica Geraghty	Paul Gilmartin	12 May 2018

State whether the union is:

a. A branch of another trade union?

Yes No

If yes, state the name of that other

N/A

b. A federation of trade unions?

Yes No

If yes, state the number of affiliated

N/A

and names:

N/A

GENERAL COUNCIL 2018 - 2021

Name	Address	Phone	Email
Management Committee			
Sharon McAuley, President	First Trust Bank, UK Business Change, First Trust Centre, 92 Anne Street Belfast, BT1 3DJ	00447971 259321	sharon.mcauley@fsumion.org
John Burns, Hon Secretary	Ulster Bank, 86 Hill Street, Newry, Co Down.	0044 7803045845	john.burns@fsumion.org
Hugh Keaveney, Hon Finance Officer	AIB Bank, O'Connell St, Limerick	086 6779201	hugh.keaveney@fsumion.org
Pat McCarthy	Bank of Ireland, Group Services, 67/69 South Mall Cork.		
Tom Rutledge	Bank Of Ireland, Portlaoise, Co Laois.	087 3288897	pat.mccarthy@fsumion.org
Christian Hanna	BOI, MARS & ROI Collections, HVR Section, 2 nd Floor, New Century House, Dublin 1,	087 2283038	tom.rutledge@fsumion.org
Dominic Boyd	Bank Of Ireland, 82A Main Street, Bangor, Co Down, BT20 4AG	087 2249115	christian.hanna@fsumion.org
Liam Ross (Officer)	Bank Of Ireland, 17 Bridge Street, Banbridge, Co Down, BT32 3TL	0044 77 25422399	dominic.boyd@fsumion.org
Joe Allsopp (Officer)	Ulster Bank, Retail & Corporate Operations, Danesfort, 101 Stranmillis Rd, Belfast, BT9 5UB	0044 77 20321799	liam.ross@fsumion.org
Martin Gallagher	Ulster Bank, 1 Lower Main Street, Letterkenny, Co Donegal.	0044 796 0404071	joe.allsopp@fsumion.org
Eileen Gorman (Officer)	Danske Bank, Card Services/ Customer Direct, Donegall Square West, Belfast BT1 6JS	0868905137	martin.gallagher@fsumion.org
Mick Nerney (T&S Sector Officer)	eir, 2 nd Floor, 2022 Bianconi Ave., Citywest Business Campus, Dublin 24.	0044 7899 940864	eileen.gorman@fsumion.org
Paul Gilmartin	AIB Bank, Main Street, Carrick on Shannon, Co Leitrim	087 2304120	mick.nerney@fsumion.org
Roger James	AIB Bank, 1st Floor, Time House, Naas, Co. Kildare.	087 6995401	paul.gilmartin@fsumion.org
Denis Stevenson (Officer)	AIB Bank, BBS, 66 South Mall, Cork	087 2761630	roger.james@fsumion.org
Etain Ryan Lyons	AIB Bank, 40/41 Westmoreland Street, Dublin 2	087 2906694	denis.stevenson@fsumion.org
Mary Ennis	AIB Bank, Edward Street, Newbridge, Co. Kildare	087 6657262	etain.ryanlyons@fsumion.org
		086 3827757	mary.g.ennis@aib.ie

Officers in post

(see note 12)

Please insert a complete list of all officers in post at the end of the year to which this return relates.

Name of Officer

Position held

Please see appendix 1 (list of officers)

General fund
(see notes 13 to 18)

	€	€
Income		
From Members: Contributions and Subscriptions		2,986,078
From Members: Other income from members (specify)		0
		0
Total other income from members		0
Total of all income from members		2,986,078
Investment income (as at page 12)		(512,870)
Other Income		
Income from Federations and other bodies (as at page 4)		0
Income from any other sources (as at page 4)		432,770
Total of other income (as at page 4)		432,770
		432,770
	Total income	2,905,978
Expenditure		
Benefits to members (as at page 5)		0
Administrative expenses (as at page 10)		4,939,490
Federation and other bodies (specify)		
Actuarial loss on re-measurement of pension		481,000
Total expenditure Federation and other bodies		5,420,490
Taxation		48,488
	Total expenditure	5,468,978
		(2,563,000)
Surplus (deficit) for year		
Amount of general fund at beginning of year		36,561,050
Amount of general fund at end of year		33,998,050

Analysis of benefit expenditure shown at general fund
(see notes 21 to 23)

	€		€
Representation – Employment Related Issues		brought forward	NIL
		Education and Training services	
Representation – Non Employment Related Issues		Negotiated Discount Services	
Communications		Salary Costs	
Advisory Services		Other Benefits and Grants (specify)	
Dispute Benefits			
Other Cash Payments			
carried forward	NIL	Total (should agree with figure in General Fund)	NIL

Accounts other than the revenue account/general fund
(see notes 21 to 23)

Fund 2		Fund Account	
Name:	Defence Fund		
Income		€	€
	From members		0
	Investment income (as at page 12)		0
	Other income (specify)		0
	Total other income as specified		0
	Total Income		0
Expenditure			
	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		409,061
	Total Expenditure		409,061
	Surplus (Deficit) for the year		(409,061)
	Amount of fund at beginning of year		2,426,093
	Amount of fund at the end of year (as Balance Sheet)		2,017,032
	Number of members contributing at end of year		0

Fund 3		Fund Account	
Name:	Benevolent Fund		
Income		€	€
	From members		0
	Investment income (as at page 12)		0
	Other income (specify)		0
	Total other income as specified		0
	Total Income		0
Expenditure			
	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		2,706
	Total Expenditure		2,706
	Surplus (Deficit) for the year		(2,706)
	Amount of fund at beginning of year		35,249
	Amount of fund at the end of year (as Balance Sheet)		32,543
	Number of members contributing at end of year		0

(See notes 21 to 23)

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

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

(See notes 21 to 23)

Fund 6

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

Fund 7

Name:		Fund Account	
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		

Political fund account

(see notes 24 to 33)

Political fund account 1

To be completed by trade unions which maintain their own political fund

Income			
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			
Expenditure A (as at page i)		£	
Expenditure B (as at page ii)		£	
Expenditure C (as at page iii)		£	
Expenditure D (as at page iv)		£	
Expenditure E (as at page v)		£	
Expenditure F (as at page vi)		£	
Non-political expenditure (as at page vii)		£	
Total expenditure			
Surplus (deficit) for year			Nil
Amount of political fund at beginning of year		€	6,500
Amount of political fund at the end of year (as Balance Sheet)		€	6,500
Number of members at end of year contributing to the political fund			0
Number of members at end of the year not contributing to the political fund			0
Number of members at end of year who have completed an exemption notice and do not therefore contribute to the political fund			0

Political fund account 2

To be completed by trade unions which act as components of a central trade

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			
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			

Political fund account expenditure (b)

Expenditure under section 72 (1) (b) of the Trade Union and Labour Relations (Consolidation) Act.

To be completed where total expenditure from the political fund exceeds £2,000 during the period to which return relates.

Expenditure of money on the provision of any services or property for use by or on behalf of any political party

Name of political party to which payment was made	Total amount paid during the period €
N/A	N/A
Total	N/

Political fund account expenditure (c)

Expenditure under section 72 (1) (c) of the Trade Union and Labour Relations (Consolidation) Act.

To be completed where total expenditure from the political fund exceeds £2,000 during the period to which return relates.

Expenditure in connection with the registration of electors, the candidature of any person, the selection of any candidate or the holding of any ballot by the union in connection with any election to a political office

Title and Date of election	Name of political party/organisation	Name of candidate, organisation or political party (see note 33(iii))	€
N/A	N/A	N/A	N/A
Total			N/A

Expenditure from the political fund not falling within section 72(1) of the trade union & labour relations (consolidation) act 1992

For expenditure not falling within section 72(1) the required information is-

(a) the nature of each cause or campaign for which money was expended, and the total amount expended in relation to each one	€
N/A	N/A
Total	N/A
Total expenditure	N/A
(b) the name of each organisation to which money was paid (otherwise than for a particular cause or campaign), and the total amount paid to each one	€
N/A	N/A
Total	N/A
Total expenditure	N/A
(c) the total amount of all other money expended	€
N/A	N/A
Total	N/A
Total expenditure	N/A

Analysis of administrative expenses and other outgoings excluding amounts charged to political fund accounts

(see notes 34 and 35)

Administrative Expenses	€
Remuneration and expenses of staff	2,340,183
Salaries and Wages included in above	€2,113,073
Auditors' fees	50,868
Legal and Professional fees	581,275
Occupancy costs	406,395
Stationery, printing, postage, telephone, etc.	113,310
Expenses of Executive Committee (Head Office)	188,756
Expenses of conferences	171,832
Other administrative expenses (specify)	
See Schedule 1	990,048
Defence Fund Refunds	409,061
Other Outgoings	
Interest payable:	
Bank loans (including overdrafts)	0
Mortgages	0
Other loans	0
Depreciation	99,529
Taxation	48,488
Outgoings on land and buildings (specify)	0
Other outgoings (specify)	0
Total	5,399,745
Charged to:	
General Fund (Page 3)	4,987,978
Defence Fund (Account 2)	409,061
Benevolent Fund (Account 3)	2,706
Total	5,399,745

Analysis of investment income

(see notes 47 and 48)

	Political Fund €		Other Fund(s) €
Rent from land and buildings			
Dividends (gross) from:			283,602
Equities (e.g. shares)			
Interest (gross) from:			
Government securities (Gilts)			
Mortgages			
Local Authority Bonds			
Bank and Building Societies			
Other investment income (specify):			
Exchange differences arising on translation of year end Sterling balances			(3,300)
Realised Gain on investments			645,517
Unrealised loss on investments			(1,438,689)
	NIL		(512,870)
		Total investment income	(512,870)
Credited to:			
		General Fund (Page 3)	(512,870)
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Political Fund	
		Total Investment Income	(512,870)

Balance sheet as at

31 December 2018

(see notes 49 to 52)

Previous Year		€	€
8,342,960	Fixed Assets (at page 14)		8,632,569
27,310,050	Investments (as per analysis on page 15)		
	Quoted (Market value €26,516,878)		
	Unquoted		
	Total Investments		26,516,877
	Other Assets		
0	Loans to other trade unions		0
236,931	Sundry debtors		319,035
7,110,552	Cash at bank and in hand		5,501,235
174,864	Income tax to be recovered		0
0	Stocks of goods		0
0	Others (specify)		0
	Total of other assets		5,820,270
43,175,357	Total assets		40,969,716
36,561,050	General Fund (Account 1)		33,998,050
2,426,093	Defence Fund (Account 2)		2,017,032
35,249	Benevolent Fund (Account 3)		32,543
0	Superannuation Fund (Account)		0
6,500	Political Fund (Account)		6,500
0	Revaluation Reserve		0
	Liabilities		
0	Amount held on behalf of central trade union political fund		0
0	Loans: From other trade unions		0
0	Loans: Other		0
0	Bank overdraft		0
65,108	Tax payable – PAYE/VAT/CT		266,759
303,410	Sundry creditors		35,075
474,947	Accrued expenses		944,757
0	Provisions		0
3,303,000	Other liabilities (Pension Liability)		3,669,000
	Total liabilities		4,915,591
43,175,357	Total		40,969,716

Fixed assets account

(see notes 53 to 57)

	Land and Buildings		Furniture and Equipment €	Motor Vehicles €	Not used for union business €	Total €
	Freehold €	Leasehold €				
Cost or Valuation						
At start of year		8,489,464	1,558,276	57,705	2,716	10,108,161
Additions		0	4,677	0	0	4,677
Disposals		0	0	(36,250)	0	(36,250)
Revaluation/Transfers		409,836	0	0	0	409,836
At end of year		8,899,300	1,562,953	21,455	2,716	10,486,424
Accumulated Depreciation						
At start of year		245,400	1,492,445	27,356	0	1,765,201
Charges for year		81,800	12,753	4,974	0	99,527
Disposals		0	0	(10,875)	0	(10,875)
Revaluation/Transfers		0	0	0	0	0
At end of year		327,200	1,505,198	21,455	0	1,853,853
Net book value at end of year		8,572,100	57,755	0	2,716	8,632,569
Net book value at end of previous year		8,244,064	65,831	30,349	2,716	8,342,960

Analysis of investments

(see notes 58 and 59)

Quoted	All Funds Except Political Funds €	Political Fund €
Equities (e.g. Shares)	See Schedules 2 & 3	
Government Securities (Gilts)		
Other quoted securities (to be specified)		
Total quoted (as Balance Sheet)	26,516,878	NIL
Market Value of Quoted Investment	26,516,878	NIL
Unquoted		
Equities		
Government Securities (Gilts)		
Mortgages		
Bank and Building Societies		
Other unquoted investments (to be specified)		
Total unquoted (as Balance Sheet)	NIL	NIL
Market Value of Unquoted Investments	NIL	NIL

Analysis of investment income (controlling interests)

(see notes 60 and 61)

Does the union, or any constituent part of the union, have a controlling interest in any limited company?		YES <input checked="" type="checkbox"/>	NO <input type="checkbox"/>
If YES name the relevant companies:			
Company name	Company registration number (if not registered in England & Wales, state where registered)		
Financial Services Union (FSU) Holdings Limited	14368 (Ireland)		
FSU Pension Trustees Ireland Limited	274033 (Ireland)		
Are the shares which are controlled by the union registered in the names of the union's trustees?		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		
Financial Services Union (FSU) Holdings Limited	Thomas Kennedy, Larry Broderick, David Keane, Robin Bell		
FSU Pension Trustees Ireland Limited	Rosemary Carol Platt, Sharon McAuley, Thomas Kennedy		

Summary sheet

(see notes 62 to 73)

	All funds except Political Funds €	Political Funds €	Total Funds €
Income			
From Members	2,986,078	0	2,986,078
From Investments	(512,870)	0	(512,870)
Other Income (including increases by revaluation of assets)	432,770	0	432,770
Total Income	2,905,978	0	2,905,978
Expenditure (including decreases by revaluation of assets)	5,880,745	0	5,880,745
Total Expenditure	5,880,745	0	5,880,745
Funds at beginning of year (including reserves)	39,022,392	6,500	39,028,892
Funds at end of year (including reserves)	36,047,625	6,500	36,054,125
Assets			
Fixed Assets			8,632,569
Investment Assets			26,516,877
Other Assets			5,820,270
		Total Assets	40,969,716
Liabilities		Total Liabilities	(4,915,591)
Net assets (Total Assets less Total Liabilities)			36,054,125

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)

use a continuation page if necessary

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)

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.


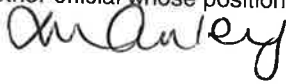
Please see financial statements attached

Accounting policies
(see notes 84 and 85)

Please see financial statements attached

Signatures to the annual return
(see notes 86 and 87)

including the accounts and balance sheet contained in the return. Please send the return with the original signatures. Copies will not be accepted.

Secretary's Signature:  Name: John Burns Date:	Chairman's Signature: (or other official whose position should be stated)  Name: Sharon McAuley Date:
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Checklist

(see notes 88 and 89)
(please tick as appropriate)

Has the return of change of officers been completed? (see Page 2 and Note 12)	Yes	X	No	
Has the list of officers in post been completed? (see Page 2a and Note 12)	Yes	X	No	
Has the return been signed? (see Pages 23 and 25 and Notes 86 and 95)	Yes	X	No	
Has the auditor's report been completed? (see Pages 24 and 25 and Notes 2 and 92)	Yes	X	No	
Is a rule book enclosed? (see Notes 8 and 88)	Yes	X	No	
A member's statement is: (see Note 104)	Enclosed	X	To follow	
Has the summary sheet been completed? (see Page 17 and Notes 7 and 62)	Yes	X	No	
Has the membership audit certificate been completed? (see Page i to iii and Notes 97 to 103)	Yes	X	No	

Checklist for auditor's report

(see notes 90 to 96)

The checklist below is for guidance. A report is still required either set out overleaf or by way of an attached auditor's report that covers the 1992 Act requirements.

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

2. 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*

***In accordance with S36(4) which requires us to report by exception, you will see there were no matters on which we reported.**

3. Your auditors or auditor must include in their report the following wording:

In our opinion the financial statements:

- give a true and fair view of the matters to which they relate to.
- have been prepared in accordance with the requirements of the sections 28, 32 and 36 of the Trade Union and Labour Relations (consolidation) Act 1992.

YES*

***In accordance with S36(4) which requires us to report by exception, you will see there were no matters on which we reported.**

Auditor's report (continued)

Signature(s) of auditor or auditors:	<i>Aisling Fitzgerald</i>	
Name(s):	Aisling Fitzgerald on behalf of PricewaterhouseCoopers	
Profession(s) or Calling(s):	Chartered Accountant	
Address(es):	PricewaterhouseCoopers One Spencer Dock North Wall Quay Dublin 1	
Date:	<i>29 May 2015</i>	
Contact name for enquiries and telephone number:	Aisling Fitzgerald + 353 1 792 8707	

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

Conclusions relating to going concern

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

- the partners' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the partners have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the fund'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.

However, because not all future events or conditions can be predicted, this statement is not a guarantee as to the fund's ability to continue as a going concern.

Reporting on other information

The other information comprises all of the information in the General Council Report and Financial Statements other than the financial statements and our auditors' report thereon. The partners are responsible for the other information. Our opinion on the financial statements does not cover the other information and, accordingly, we do not express an audit opinion or, except to the extent otherwise explicitly stated in this report, any form of assurance 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 an apparent material inconsistency or material misstatement, we are required to perform procedures to conclude whether there is a material misstatement of 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 based on these responsibilities.

Responsibilities for the financial statements and the audit

Responsibilities of the partners for the financial statements

As explained more fully in the General Councils' Statement of Responsibilities set out on page 3, the partners are responsible for the preparation of the financial statements in accordance with the applicable framework and for being satisfied that they give a true and fair view.

The partners are also responsible for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the partners are responsible for assessing the fund's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless the partners either intend to liquidate the fund or to cease operations or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

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 auditors' 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 (Ireland) 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 IAASA website at:

https://www.iaasa.ie/getmedia/b2389013-1cf6-458b-9b8f-a98202dc9c3a/Description_of_auditors_responsibilities_for_audit.pdf

This description forms part of our auditors' report.

TO EACH MEMBER FSU – THE FINANCE UNION UNITED KINGDOM

RE: ANNUAL RETURNS CERTIFICATION OFFICER

In accordance with the Trade Union and Labour Relations (Consolidation) Act 1992 – as amended, it is necessary for the Union to make a financial return to the Certification Officer which includes certain statutory requirements which are dealt with below:-

Financial Statements

To comply with legal provisions a copy of the financial statements for 2018 is enclosed.

“Independent auditors’ report to the General Council of FSU - Financial Services Union

Report on the audit of the non-statutory financial statements

Opinion

In our opinion, FSU- Financial Services Union’s non-statutory financial statements (the “financial statements”):

- give a true and fair view of the fund’s assets, liabilities and financial position as at 31 December 2018 and of its deficit and cash flows for the year then ended;
- have been properly prepared in accordance with Generally Accepted Accounting Practice in Ireland (accounting standards issued by the Financial Reporting Council of the UK, including Financial Reporting Standard 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland”); and
- have been properly prepared in accordance with the provisions of the Trade Union Acts 1871 to 1990. **1992**

We have audited the financial statements, which comprise:

- the statement of financial position (combined balance sheet) as at 31 December 2018;
- the Income and Expenditure Account (General Fund, Defence Fund and Benevolent Fund) and statement of other comprehensive income for the year then ended;
- the Cash flow statement for the year then ended;
- the statement of changes in fund balance for the year then ended; and
- the notes to the financial statements, which include a description of the significant accounting policies.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (“ISAs (Ireland)”).

Our responsibilities under ISAs (Ireland) are further described in the Auditors’ responsibilities for the audit of the financial statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remained independent of the fund in accordance with the ethical requirements that are relevant to our audit of the financial statements in Ireland, which includes IAASA’s Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements.



Membership audit certificate
Section two

For a trade union with no **more than 10,000 members** at the end of the reporting period preceding the one to which this audit relates.

To the best of your knowledge and belief has the trade union during this reporting period complied with its duty to compile and maintain a register of the names and addresses of its members and secured, so far as is reasonably practicable, that the entries in the register are accurate and up-to-date?

YES

If "NO" Please explain below: N/A

Signature	
Name	
Office held	
Date	

Membership audit certificate (continued)

Signature of assurer	Aisling Fitzgerald
Name	AISLING FITZGERALD
Address	PWC 1 Spencer Dock Dublin 1 Ireland
Date	29 - MAY - 2019
Contact name and telephone number	AISLING FITZGERALD - 01-7928707

Membership audit certificate
made in accordance with section 24ZD of the
Trade Union and Labour Relations (Consolidation) Act 1992
(See notes 97 to 103)

At the end of the reporting period preceding the one to which this audit relates was the total membership of the trade union greater than 10,000?

YES/NO

If "YES" please complete SECTION ONE below or provide the equivalent information on a separate document to be submitted with the completed AR21.

If "NO" please complete SECTION TWO below or provide the equivalent information on a separate document to be submitted with the completed AR21

Membership audit certificate
Section one

For a trade union with more than 10,000 members, required by section 24ZB of the 1992 Act to appoint an independent assurer

1. In the opinion of the assurer appointed by the trade union was the union's system for compiling and maintaining its register of the names and addresses of its members satisfactory to secure, so far as is reasonably practicable, that the entries in its register were accurate and up-to-date throughout the reporting period?

YES

2. In the opinion of the assurer has he/she obtained the information and explanations necessary for the performance of his/her functions?

YES

If the answer to **either** questions 1 or 2 above is "NO" the assurer must:

- (a) set out below the assurer's reasons for stating that
- (b) provide a description of the information or explanation requested or required which has not been obtained
- (c) state whether the assurer required that information or those explanations from the union's officers, or officers of any of its branches or sections under section 24ZE of the 1992 Act
- (d) send a copy of this certificate to the Certification Officer as soon as is reasonably practicable after it is provided to the union.