

# Form AR21

Trade Union and Labour Relations (Consolidation) Act 1992

## Annual Return for a Trade Union

Name of Trade Union:	Affinity		
Year ended:	31 December 2019		
List no:	615T		
Head or Main Office address:	St Johns Terrace		
	3-7 Ampthill Street		
	Bedford		
Postcode	MK42 9EY		
Website address (if available)	www.workaffinity.co.uk		
Has the address changed during the year to which the return relates?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	('X' in 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

You should send the annual return to the following email address stating the name of the union in subject:

For Unions based in England and Wales: [returns@certoffice.org](mailto:returns@certoffice.org)

For Unions based in Scotland: [ymw@tcyoung.co.uk](mailto:ymw@tcyoung.co.uk)

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# 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	9,341	3	2	163	9,509
Female	14,815	4	-	279	15,098
Other					
<b>Total</b>	24,156	7	2	442	A 24,607

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

24,162

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

18

## 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

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		2,193,519
<b>From Members:</b> Other income from members (specify)		
<b>Total other income from members</b>		
<b>Total of all income from members</b>		2,193,519
<b>Investment income (as at page 12)</b>		1,809
<b>Other Income</b>		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)		
Total of other income (as at page 4)		
<b>Total income</b>		2,195,328
<b>Interfund Transfers IN</b>		
<b>Expenditure</b>		
Benefits to members (as at page 5)		230,792
Administrative expenses (as at page 10)		2,018,719
<b>Federation and other bodies</b> (specify)		
<b>Total expenditure Federation and other bodies</b>		
<b>Taxation</b>		
<b>Total expenditure</b>		2,249,511
<b>Interfund Transfers OUT</b>		
Surplus (deficit) for year		-54,183
Amount of general fund at beginning of year		1,105,949
Amount of general fund at end of year		1,051,766

# 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>Any Other Sources</b>	
<b>Total other sources</b>	
<b>Total of all other income</b>	

## Analysis of benefit expenditure shown at the General Fund

(see notes 21 to 23)

			£
Representation – Employment Related Issues		<b>brought forward</b>	230,792
Consultancy	230,792	Advisory Services	
		Other Cash Payments	
Representation – Non Employment Related Issues		Education and Training services	
		Negotiated Discount Services	
Communications		Other Benefits and Grants (specify)	
Dispute Benefits			
<b>carried forward</b>	230,792	<b>Total (should agree with figure in General Fund)</b>	230,792

(See notes 21 and 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>			
	Interfund Transfers IN			
<b>Expenditure</b>	Benefits to members			
	Administrative expenses and other expenditure (as at page 10)			
		<b>Total Expenditure</b>		
		Interfund Transfers OUT		
	<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>			
	Interfund Transfers IN			
<b>Expenditure</b>	Benefits to members			
	Administrative expenses and other expenditure (as at page 10)			
		<b>Total Expenditure</b>		
		Interfund Transfers OUT		
	<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 and 23)

Fund 6		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>		
	Interfund Transfers IN		
<b>Expenditure</b>	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	<b>Total Expenditure</b>		
	Interfund Transfers OUT		
	<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 7		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>		
	Interfund Transfers IN		
<b>Expenditure</b>	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	<b>Total Expenditure</b>		
	Interfund Transfers OUT		
	<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	
<b>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>			
	<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 <u>Balance Sheet</u> )	
		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 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 year	
		Amount remitted to central political	
		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	















**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	£

Total expenditure

(b) the name of each organisation to which money was paid (otherwise than for a particular cause of campaign), and the total amount paid to each one	£

Total expenditure

(c) the total amount of all other money expended	£

Total expenditure

**Total of all expenditures**

# 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	1,294,513
Salaries and Wages included in above	1,083,023
Auditors' fees	7,750
Legal and Professional fees	66,732
Occupancy costs	55,486
Stationery, printing, postage, telephone, etc.	189,449
Expenses of Executive Committee (Head Office)	105,161
Expenses of conferences	105,161
Other administrative expenses (specify)	
Bank charges and interest	22,344
General expenses	6,154
Computer costs	116,865
<b>Other Outgoings</b>	
Interest Payable:	
Bank loans (including overdrafts)	
Other loans (hire purchase interest)	3,110
Depreciation	45,623
Taxation	371
Outgoings on land and buildings (specify)	
Other outgoings (specify)	
tretert	
<b>Total</b>	<b>2,018,719</b>
Charged to:	General Fund (Page 3)
	2,018,719
<b>Total</b>	<b>2,018,719</b>



# 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)			256
Interest (gross) from:			
Government securities (Gilts)			
Mortgages			
Local Authority Bonds			
Bank and Building Societies			1,553
Other investment income (specify)			
			1,809
		Total investment income	1,809
		Credited to:	
		General Fund (Page 3)	1,809
		Political Fund	
		Total Investment Funds	1,809



## 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		335,806	284,191		1,384,997
Additions			17,537			17,537
Disposals			-3,499	-111,586		-115,085
Revaluation/Transfers						
At end of year	765,000		349,844	172,605		1,287,449
<b>Accumulated Depreciation</b>						
At start of year			288,304	173,178		461,482
Charges for year			20,532	24,253		44,785
Disposals			-3,499	-95,943		-99,442
Revaluation/Transfers						
At end of year			305,337	101,488		406,825
<b>Net book value at end of year</b>	765,000		44,507	71,117		880,624
<b>Net book value at end of previous year</b>	765,000		47,502	111,013		923,515



## Analysis of investments

(see notes 58 and 59)

<b>Quoted</b>	All Funds Except Political Funds £	Political Fund £
Equities (e.g. Shares)		
Listed investments	5,149	
Government Securities (Gilts)		
Other quoted securities (to be specified)		
Total quoted (as Balance Sheet)	5,149	
Market Value of Quoted Investment	6,595	
<b>Unquoted</b>		
Equities		
Government Securities (Gilts)		
Mortgages		
Bank and Building Societies		
Other unquoted investments (to be specified)		
Other investments - Car park	4,700	
Total unquoted (as Balance Sheet)	4,700	
Market Value of Unquoted Investments	4,700	

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

If YES name the relevant companies:

Company name	Company registration number (if not registered in England & Wales, state where registered)

**Are the shares which are controlled by the union registered in the names of the union's trustees?**

Yes <input type="checkbox"/>	No <input 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	2,193,519		2,193,519
From Investments	1,809		1,809
Other Income (including increases by revaluation of assets)			
<b>Total Income</b>	2,195,328		2,195,328
<b>Expenditure</b> (including decreases by revaluation of assets)			
<b>Total Expenditure</b>	2,249,511		2,249,511
<b>Funds at beginning of year</b> (including reserves)	1,105,949		1,105,949
<b>Funds at end of year</b> (including reserves)	1,051,766		1,051,766
<b>Assets</b>			
Fixed Assets			880,624
Investment Assets			9,849
Other Assets			374,865
		<b>Total Assets</b>	1,265,338
<b>Liabilities</b>		<b>Total Liabilities</b>	213,572
<b>Net Assets (Total Assets less Total Liabilities)</b>			1,051,766

(see notes 74 to 80)

<b>Did the union hold any ballots in respect of industrial action during the return period?</b>	<b>No</b>
If Yes How many ballots were held: <input style="width: 50px;" type="text"/>	
For each ballot held please complete the information below:	
<b>Ballot 1</b>	
Number of individual who were entitled to vote in the ballot	<input style="width: 80px;" type="text"/>
<b>Number of votes cast in the ballot</b>	<input style="width: 80px;" type="text"/>
Number of Individuals answering "Yes" to the question	<input style="width: 80px;" type="text"/> <sup>1</sup>
Number of individuals answering "No" to the question	<input style="width: 80px;" type="text"/> <sup>2</sup>
Number of invalid or otherwise spoiled voting papers returned	<input style="width: 80px;" type="text"/> <sup>3</sup>
	<b>1-3 should total "Number of votes cast"</b>
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	<input style="width: 60px;" type="text"/>
Does section 226(2B) of the 1992 Act apply in relation to this ballot (see notes 76-80)?	<input style="width: 60px;" type="text"/>
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	<input style="width: 60px;" type="text"/>
<b>Ballot 2</b>	
Number of individual who were entitled to vote in the ballot	<input style="width: 80px;" type="text"/>
<b>Number of votes cast in the ballot</b>	<input style="width: 80px;" type="text"/>
Number of Individuals answering "Yes" to the question	<input style="width: 80px;" type="text"/> <sup>1</sup>
Number of individuals answering "No" to the question	<input style="width: 80px;" type="text"/> <sup>2</sup>
Number of invalid or otherwise spoiled voting papers returned	<input style="width: 80px;" type="text"/> <sup>3</sup>
	<b>1-3 should total "Number of votes cast"</b>
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	<input style="width: 60px;" type="text"/>
Does section 226(2B) of the 1992 Act apply in relation to this ballot (see notes 76-80)?	<input style="width: 60px;" type="text"/>
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	<input style="width: 60px;" type="text"/>
<b>Ballot 3</b>	
Number of individual who were entitled to vote in the ballot	<input style="width: 80px;" type="text"/>
<b>Number of votes cast in the ballot</b>	<input style="width: 80px;" type="text"/>
Number of Individuals answering "Yes" to the question	<input style="width: 80px;" type="text"/> <sup>1</sup>
Number of individuals answering "No" to the question	<input style="width: 80px;" type="text"/> <sup>2</sup>
Number of invalid or otherwise spoiled voting papers returned	<input style="width: 80px;" type="text"/> <sup>3</sup>
	<b>1-3 should total "Number of votes cast"</b>
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	<input style="width: 60px;" type="text"/>
Does section 226(2B) of the 1992 Act apply in relation to this ballot (see notes 76-80)?	<input style="width: 60px;" type="text"/>
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	<input style="width: 60px;" type="text"/>

**Ballot 4**

Number of individual 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"**

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

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

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

**Ballot 5**

Number of individual 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"**

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

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

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

**Ballot 6**

Number of individual 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"**

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

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

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

**Ballots and Industrial Action: If you have 6 or more entries for either of these, please complete the Excel Spreadsheet**

(see note 81)

**\*Categories of Nature of Trade Dispute**

- A: terms and conditions of employment, or the physical conditions in which any workers require 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**

**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:  to

3. Number of days of industrial action:

4. Nature of industrial action.

**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:  to

3. Number of days of industrial action:

4. Nature of industrial action.

**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:  to

3. Number of days of industrial action:

4. Nature of industrial action.

**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:  to

3. Number of days of industrial action:

4. Nature of industrial action.

**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:  to

3. Number of days of industrial action:

4. Nature of industrial action.

**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:  to

3. Number of days of industrial action:

4. Nature of industrial action.

**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:  to

3. Number of days of industrial action:

4. Nature of industrial action.

**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:  to

3. Number of days of industrial action:

4. Nature of industrial action.

**Ballots & Industrial Action- If you have 6 or more entries for either of these, please complete the Excel Spreadsheet**

## 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.

See attachment "Notes to the financial statements".



## AFFINITY

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2019**

**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 FRS 102 "The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland" applicable to entities subject to the small entity regime. The disclosure requirements of section 1A of FRS 102 have been applied other than where additional disclosure is required to show a true and fair view.

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 description

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.

**(e) Intangible fixed assets other than goodwill**

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date where it is probable that the expected future economic benefits that are attributable to the asset will flow to the entity and the fair value of the asset can be measured reliably.

Amortisation 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:

Licences & Databases	- 10% pa on cost
----------------------	------------------

## AFFINITY

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2019**

**1. ACTIVITIES AND ACCOUNTING POLICIES - CONTINUED****(f) 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 deprecation 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 value less discount.

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.

**(j) 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 2019**

**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>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
<b>3. OPERATING DEFICIT</b>		
The operating deficit is stated after charging:		
Depreciation of tangible fixed assets	42,718	60,398
Amortisation of intangible fixed assets	2,067	1,103
Auditors remuneration:		
-audit services	7,750	6,500
-non audit services	12,400	17,766
	<u>12,400</u>	<u>17,766</u>
<b>4. EMPLOYEES</b>		
Staff costs were as follows:		
Wages & Salaries	1,294,513	1,122,787
	<u>1,294,513</u>	<u>1,122,787</u>
The average monthly number of employees during the year was as follows:		
Administrative	34	38
	<u>34</u>	<u>38</u>
<b>5. CONTRIBUTIONS FROM MEMBERS</b>		
Subscriptions	2,206,088	2,366,582
Ancillary services	(12,569)	(34,611)
	<u>2,193,519</u>	<u>2,331,971</u>
<b>6. OTHER OPERATIONS</b>		
Dividends and royalties	657	816
	<u>657</u>	<u>816</u>
<b>7. INVESTMENT INCOME</b>		
Interest received on loans	1,152	2,872
	<u>1,152</u>	<u>2,872</u>

## AFFINITY

**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2019**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
<b>8. PREMISES, EQUIPMENT AND STAFF</b>		
Staff remuneration and severance	1,294,513	1,396,070
Rent, rates and maintenance	38,231	31,154
Light and heat	15,971	11,758
Equipment hire	3,208	-
	<u>1,351,923</u>	<u>1,438,982</u>
<b>9. ADMINISTRATION</b>		
Printing, stationery and publications	67,674	101,355
Committee and travelling expenses	201,540	278,721
Postage	29,108	67,200
Telephone	89,460	100,428
Computer costs	116,865	104,714
Bank charges and interest	22,344	23,092
Insurance	12,810	9,998
Lease and hire purchase interest	3,110	3,333
Sundry expenses	3,411	(442)
VAT on partial exemption	-	2,568
	<u>546,322</u>	<u>690,967</u>
<b>10. DEPRECIATION</b>		
Amortisation on intangible fixed assets	2,067	1,103
Depreciation on tangible fixed assets	42,718	60,398
(Profit)/Loss on disposal	838	1,619
	<u>45,623</u>	<u>63,120</u>

## AFFINITY

**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 DECEMBER 2019**

**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>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
UK corporation tax on surplus for the year	371	660
Adjustments in respect of prior years	-	-
<b>Total current tax</b>	<u>371</u>	<u>660</u>

The tax assessed for the year is lower (2018 – lower) than the standard rate of corporation tax in the UK. The differences are explained below

Deficit on ordinary activities before tax	<u>(53,812)</u>	<u>(260,497)</u>
(Deficit)/Surplus on ordinary at standard rate of corporation tax in the UK of 19% (2018 – 19%)	<u>-</u>	<u>-</u>
Effects of :		
(Deficit)/Surplus not chargeable to corporation tax	371	660
Other tax adjustments	<u>-</u>	<u>-</u>
	371	660
<b>Current Tax Charge for year</b>	<u>371</u>	<u>660</u>

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

## AFFINITY

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2019

## 12. INTANGIBLE FIXED ASSETS

	Licences & Databases £	Total £
<b>COST</b>		
1 January 2019	20,684	20,684
Additions	-	-
Disposals	-	-
31 December 2019	<u>20,684</u>	<u>20,684</u>
<b>AMORTISATION &amp; IMPAIRMENT</b>		
1 January 2019	1,103	1,103
Disposals	-	-
Charge for year	2,067	2,067
31 December 2019	<u>3,170</u>	<u>3,170</u>
<b>NET BOOK VALUE</b>		
31 December 2019	<u>17,514</u>	<u>17,514</u>
31 December 2018	<u>19,581</u>	<u>19,581</u>

## 13. TANGIBLE FIXED ASSETS

	Freehold Property £	Computer Equipment £	Office Equipment £	Motor Vehicles £	Furniture & Fittings £	Total £
<b>COST</b>						
1 January 2019	765,000	152,259	23,818	284,191	139,045	1,364,313
Additions	-	17,537	-	-	-	17,537
Disposals	-	(3,499)	-	(111,586)	-	(115,085)
31 December 2019	<u>765,000</u>	<u>166,297</u>	<u>23,818</u>	<u>172,605</u>	<u>139,045</u>	<u>1,266,765</u>
<b>DEPRECIATION</b>						
1 January 2019	-	129,706	22,947	173,178	134,548	460,379
Disposals	-	(3,499)	-	(95,943)	-	(99,442)
Charge for year	-	17,398	442	24,253	625	42,718
31 December 2019	<u>-</u>	<u>143,605</u>	<u>23,389</u>	<u>101,488</u>	<u>135,173</u>	<u>403,655</u>
<b>NET BOOK VALUE</b>						
31 December 2019	<u>765,000</u>	<u>22,692</u>	<u>429</u>	<u>71,117</u>	<u>3,872</u>	<u>863,110</u>
31 December 2018	<u>765,000</u>	<u>22,553</u>	<u>871</u>	<u>111,014</u>	<u>4,497</u>	<u>903,934</u>

The net book value of tangible fixed assets includes £64,766 (2018 - £96,364) in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £21,589 (2018 - £32,646) for the year.

## AFFINITY

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2019

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
<b>14. INVESTMENTS</b>		
Listed investments at cost	5,149	5,149
[Market Value £6,595 (2018 - £5,807)]		
Unlisted investments at cost	4,700	4,700
	<u>9,849</u>	<u>9,849</u>
<b>15. DEBTORS AND PREPAYMENTS</b>		
Prepayments and accrued income	30,909	71,438
Other debtors	143,435	101,816
	<u>174,344</u>	<u>173,255</u>
Included within other debtors are amounts due after one year totalling £34,789 (2018: £43,073), all amounts are recoverable.		
<b>16. CASH AT BANK AND IN HAND</b>		
Bank current account	182,743	262,888
Cash in hand	156	156
	<u>182,899</u>	<u>263,044</u>
	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
<b>17. CREDITORS - due within one year</b>		
Creditors and accruals	102,421	137,093
Obligations under hire purchase and finance leases	26,842	41,972
Other creditors	83,477	77,971
Corporation tax	371	657
	<u>213,111</u>	<u>257,693</u>
<b>18. CREDITORS - due after more than one year</b>		
Obligations under hire purchase and finance leases	461	29,851
	<u>461</u>	<u>29,851</u>
<b>19. ACCUMULATED FUND</b>		
Balance at 1 January 2019	1,105,949	1,367,106
Deficit for the year	(54,183)	(261,157)
	<u>1,051,766</u>	<u>1,105,949</u>
<b>20. OPERATING LEASE COMMITMENTS</b>		
At the reporting end date, the union had outstanding commitments for future minimum lease payments under non-cancellable operating leases, as follows:		
	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Total lease commitments	<u>33,742</u>	<u>54,557</u>

## AFFINITY

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 DECEMBER 2019**

**21. RELATED PARTY TRANSACTIONS****Transactions with people with significant control or influence:**

- (a) During the year the Union paid a salary of £20,000 (2018: £20,000) to Mr Neilson Smith in his capacity as Chairman of the Union.
- (b) During the year the Union paid a salary of £35,583 (2018: £27,539) to Mr Peter Munday, a member of the general council, in his capacity for the advice team and administrative work as required.

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 the year of £3,000 to Mr Mark Brown, the General Secretary, which bears no interest. The balance due from Mr Mark Brown at the year-end was £1,779 (2018: Owed to Mr Mark Brown £762). Mr Mark Brown made repayments in the year totalling £459.
- (b) Amounts paid to Plus Insurance Limited totalling £107,291 (2018: £137,704) were made in the year, a company controlled by a key management personnel.

**22. BUSINESS REVIEW**

In 2019 the process of contraction in banking continued apace with further branch closures and efficiency initiatives in all areas. The banks' attempt to move customers to digital banking and away from the branch network has accentuated this process. Given that the majority of the union's members work in two banks a downward effect on membership numbers and income was expected and planned for.

In contrast the union's membership outside Lloyds Bank and TSB continued to grow and helped offset the reductions in membership in those two banks.

The process of restructuring the union to adapt to these new circumstances has been an important feature of the union's activities as it has built on its already heavy investment in technology. This process of organisational change, expected to be complete by end-2020, includes move to manage all telephony in-house and supplant all external IT input, in areas such as web design, with internal expertise.

At the same time a heavy investment in staff development has allowed the union to operate across a much wider landscape than in the past, to deliver exceptional individual and collective results for members.

Individually, the union has won or settled a significant number of Employment Tribunal cases on varying issues and continued to represent members in over 3,000 cases of different types. This would not have been possible without the exceptional commitment and expertise of the union's staff at all levels.

Collectively, Affinity continues to be the only independent trade union in Lloyds and TSB and as the largest union in those banks, even without collective recognition, continues to drive a campaigning agenda with members, politicians, press and regulators. This represents a re-shaping of traditional trade union activity and has driven the industrial relations agenda in Lloyds and TSB.

Work to complete the Union's major success in the High Court case of Lloyds Banking Group Pensions Trustee Ltd v Lloyds Bank plc and others), which won equality for 165,000 female Lloyds Banking Group pensioners, has continued as the court looked at further issues. As we reported previously, this victory will improve the position of pension scheme members in every scheme, in every industry.



## Accounting policies

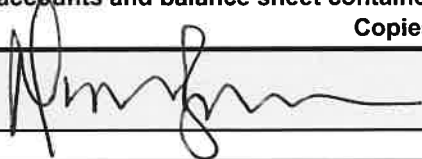
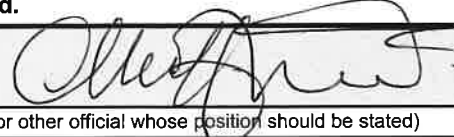
(see notes 84 and 85)

See attachment "Notes to the financial statements".

## Signatures to the annual return

(see notes 86 & 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:		Chairman's Signature:	
			<small>(or other official whose position should be stated)</small>
Name:	MARK V. BROWN	Name:	NEILSON SMITH
Date:	5.9.2020	Date:	5.9.2020

## Checklist

(see notes 88 to 89)

(please tick as appropriate)

Has the return of change of officers been completed? (see Page 2 and Note 12)	Yes	<input checked="" type="checkbox"/>	No	
Has the list of officers in post been completed? (see Page 2 and Note 12)	Yes	<input checked="" type="checkbox"/>	No	
Has the return been signed? (see Pages 23 and 25 and Notes 86 and 95)	Yes	<input checked="" type="checkbox"/>	No	
Has the auditor's report been completed? (see Pages 20 and 21 and Notes 2 and 77)	Yes	<input checked="" type="checkbox"/>	No	
Is a rule book enclosed? (see Notes 8 and 88)	Yes	<input checked="" type="checkbox"/>	No	
A member statement is: (see Note 80)	Enclosed	<input checked="" type="checkbox"/>	To follow	
Has the summary sheet been completed? (see Page 17 and Notes 7 and 62)	Yes	<input checked="" type="checkbox"/>	To follow	
Has the membership audit certificate been completed? (see Page i to iii and Notes 97 and 103)	Yes	<input checked="" type="checkbox"/>	No	

# Checklist for auditor's report

(see notes 90 and 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 related? (See section 36(1) and (2) of the 1992 Act and notes 92 and 93)

Please explain in your report overleaf or attached.

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)

Please explain in your report overleaf or attached

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.**

**Auditor's report (continued)**

See attached.

Signature(s) of auditor or auditors:

*Paul Tucker*

Name(s):

Croucher Needham (Essex) LLP

Profession(s) or Calling(s):

Chartered Certified Accountant

Address(es):

Market House

10 Market Walk

Saffron Walden

Essex

Postcode

CB10 1JZ

Date

09/09/2020

Contact name for inquiries and telephone number:

Paul Tucker - 01799 521301

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

## INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF AFFINITY

### Opinion

We have audited the financial statements of Affinity for the year ended 31 December 2019, 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 Union's affairs as at year ending 31 December 2019;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements 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 business review, 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**

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 Officer 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.

**Use of our report**

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.

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

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

## 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 reportign period proceding the one to which this audit relates was the total membership of the trade union greater than 10,000?

**Yes**

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 inforamation 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.

**Membership audit certificate (continued)**

Signature of assurer	
Name	Paul Tucker on behalf of Croucher Needham (Essex) LLP
Address	Market House, 10 Market Walk, Saffron Walden, Essex, CB10 1JZ
Date	09/09/2020
Contact name and telephone number	Paul Tucker - 01799 521301

## 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?

**N/A**

If "No" Please explain below:

[Large greyed-out area for explanation]

Signature	
Name	
Office held	
Date	