

Form AR21

Trade Union and Labour Relations (Consolidation) Act 1992

Annual Return for a Trade Union

Name of Trade Union:	Nationwide Group Staff Union				
Year ended:	31 December 2023				
List no:	713T				
Head or Main Office address:	Middleton Farmhouse				
	37 Main Road				
	Middleton Cheney				
	Banbury				
	Oxfordshire				
Postcode	OX17 2QT				
Website address (if available)	www.ngsu.org.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:	Emma Clay				
Telephone Number:	01295 710767				
Contact name for queries regarding the completion of this return	Carol Rudge, HW Fisher LLP				
Telephone Number:	020 7388 7000				
E-mail:	crudge@hwfisher.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:

returns@certoffice.org

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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
	12,391	161			12,552
Total	12,391	161			A 12,552

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

12,391

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
See Appendix 1			

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:

Position held	Name of Officer ceasing to hold office	Name of Officer Appointed	Date of change
President	Nic Sellars	Matt Stanley	01/04/2023
Vice President	Barry Murphy	Jean Morgan	01/04/2023
Equality Officer	Lewis Akers	Louise Chissell	01/04/2023
Executive Officer	N/A	Karen Burnell	01/04/2023
Executive Officer	N/A	Nicola Savory	01/05/2023
Executive Officer	Helen Parker	Louise Chissell	01/04/2023
Executive Officer	Karol Kubik	Mike Padfield	01/04/2023
Executive Officer	Matt Stanley	Nic Sellars	01/04/2023
Executive Officer	Lewis Akers	Nim Nandha	01/04/2023
Executive Officer	Nic Savory	Omar Mirza	01/04/2023
NRO – Branch Network North One	N/A	Helen Parker	01/04/2023
NRO – COO (Non-Technology)	N/A	Ridvald Dhimo	01/04/2023
NRO – Mortgages (Servicing and other areas)	N/A	Iain Jeffries	01/04/2023
NRO – Retail Services (Non-Branch) and Products	N/A	Natalie Rogers	01/04/2023

Officers in post

(see note 12)

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

Name of Officer	Position held and date elected
Matthew Stanley	President (1/4/23)
Jean Morgan	Vice President (1/4/23)
Sarah Daly	Treasurer (1/4/23)
Louise Chissell	Equality Officer (1/4/23)
Ben Garratt	Executive Officer (1/4/23)
Jo Williams	Executive Officer (1/4/23)
Karen Burnell	Executive Officer (1/4/23)
Katie Houghton	Executive Officer (1/4/23)
Louise Chissell	Executive Officer (1/4/23)
Mick Padfield	Executive Officer (1/4/23)
Nic Sellars	Executive Officer (1/4/23)
Niminsha Nandha	Executive Officer (1/4/23)
Omar Mirza	Executive Officer (1/4/23)
Helen Parker	NRO - North One (1/4/23)
Sue Walker	NRO - North Two (1/4/23)
Chris Cooper	NRO - South One (1/4/23)
Jean Morgan	NRO - South Two (1/4/23)
Sarah Daly	NRO - Central Functions (1/4/23)
Ridvald Dhimo	NRO - COO (Non - Technology) (1/4/23)
Peter Goldsworthy	NRO - COO (Technology) (1/4/23)
Barry Murphy	NRO - Member Support (1/4/23)
Karol Kubik	NRO - Sales and Financial Wellbeing (1/4/23)
Ian Jeffree	NRO - Servicing and Other Areas (1/4/23)
Natalie Rogers	NRO - Retail Services and Products (1/4/23)

General Fund

(see notes 13 to 18)

	£	£
Income		
From Members: Contributions and Subscriptions		1,438,902
From Members: Other income from members (specify)		
Draws and Lotteries		93,962
Total other income from members		93,962
Total of all income from members		1,532,864
Investment income (as at page 12)		47,849
Other Income		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)	16,972	
Total of other income (as at page 4)		16,972
Total income		1,597,685
Interfund Transfers IN		
Expenditure		
Benefits to members (as at page 5)		1,017,221
Administrative expenses (as at page 10)		396,456
Federation and other bodies (specify)		
TUC Affiliation Fees		37,085
Total expenditure Federation and other bodies		37,085
Taxation		
Total expenditure		1,450,762
Interfund Transfers OUT		
Surplus (deficit) for year		146,923
Amount of general fund at beginning of year		1,841,176
Amount of general fund at end of year		1,988,099

Analysis of income from federation and other bodies and other income

(see notes 19 and 20)

Description	£
Federation and other bodies	
Total federation and other bodies	
Any Other Sources	
Insurance Commission	4,318
Other Commission	1,997
Advertising Revenue	
Bank Interest	6,529
Dividend Income	4,128
Total other sources	16,972
Total of all other income	16,972

Analysis of benefit expenditure shown at the General Fund

(see notes 21 to 23)

			£
Representation –		brought forward	981,529
Employment Related Issues		Advisory Services	
Legal and Professional	46,971		
Staff Costs	921,014		
Representation –		Other Cash Payments	
Non Employment Related Issues			
Website Costs	8,314		
		Education and Training services	
		Training	10,739
Communications			
Magazine Costs			
Publications	1,089		
		Negotiated Discount Services	
Dispute Benefits			
Disciplinary and Grievance Meetings	4,141		
		Other Benefits and Grants (specify)	
		Members benefits	8,276
		VAT Recoverable	-9,742
		Postage	13,221
		Telephone	13,198
carried forward	981,529	Total (should agree with figure in General Fund)	1,017,221

(See notes 21 and 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		
	Interfund Transfers IN		
Expenditure	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	Total Expenditure		
	Interfund Transfers OUT		
	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		
	Interfund Transfers IN		
Expenditure	Benefits to members		
	Administrative expenses and other expenditure (as at page 10)		
	Total Expenditure		
	Interfund Transfers OUT		
	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	
		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	
Political fund account 2		To be completed by trade unions which act as components of a central trade union	
Income	Contributions and levies collected from members on behalf of central political fund		
	Funds received back from central political fund		
	Other income (specify)		
		Total other income as specified	
		Total income	
Expenditure	Expenditure under section 82 of the Trade Union and Labour Relations (Consolidation) Act 1992 (specify)		
	Administration expenses in connection with political objects(specify)		
	Non-political expenditure		
		Total expenditure	
		Surplus (deficit) for year	
		Amount held on behalf of trade union political fund at beginning of year	
		Amount remitted to central political	
		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)

		£
Administrative Expenses		
Remuneration and expenses of staff		133,965
Salaries and Wages included in above	133,965	
Auditors' fees		31,115
Legal and Professional fees		4,031
Occupancy costs		12,616
Stationery, printing, postage, telephone, etc.		1,012
Expenses of Executive Committee (Head Office)		
Expenses of conferences		58,802
Other administrative expenses (specify)		
Assets under construction		
Insurance		6,901
Cleaning		5,086
Repairs		1,590
Utilities		8,687
Flat expenses		1,342
Motor expenses		29,315
Office and computer expenses		53,276
Ballots		4,710
Accounting Systems		17,030
Other Outgoings		
Sundry Expenses		4,475
Depreciation		22,503
Outgoings on land and buildings (specify)		
Other outgoings (specify)		
tretert		
Total		396,456
Charged to:		
General Fund (Page 3)		396,456
Charitable Fund		620
Total		397,076

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)			4,128
Interest (gross) from:			
Government securities (Gilts)			
Mortgages			
Local Authority Bonds			
Bank and Building Societies			
Other investment income (specify)			
Gain on investments			47,849
			51,977
		Total investment income	51,977
		Credited to:	
		General Fund (Page 3)	47,849
		Charitable Fund	
		Political Fund	
		Total Investment Funds	47,849

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	295,526		235,343			530,869
Additions	8,434		10,238			18,672
Disposals			-1,979			-1,979
Revaluation/Transfers						
At end of year	303,960		243,602			547,562
Accumulated Depreciation						
At start of year	106,787		220,359			327,146
Charges for year	4,079		10,562			14,641
Disposals			-1,824			-1,824
Revaluation/Transfers						
At end of year	110,866		229,097			339,963
Net book value at end of year	193,094		14,505			207,599
Net book value at end of previous year	188,739		14,984			203,723

Analysis of investments

(see notes 58 and 59)

Quoted	All Funds Except Political Funds £	Political Fund £
Equities (e.g. Shares)		
Lloyds Shares	165	
Aberdeen Multi Manager Diversity Fund	889,739	
Government Securities (Gilts)		
Other quoted securities (to be specified)		
Total quoted (as Balance Sheet)	889,904	
Market Value of Quoted Investment		
Unquoted		
Equities		
Unity Trust Shares	288,943	
Government Securities (Gilts)		
Mortgages		
Bank and Building Societies		
Other unquoted investments (to be specified)		
Total unquoted (as Balance Sheet)	288,943	
Market Value of Unquoted Investments		

Summary sheet

(see notes 62 to 73)

	All funds except Political Funds	Political Funds £	Total Funds £
Income			
From Members	1,532,864		1,532,864
From Investments	47,849		47,849
Other Income (including increases by revaluation of assets)	16,972		16,972
Total Income	1,597,685		1,597,685
Expenditure (including decreases by revaluation of assets)			
Total Expenditure	1,451,382		1,451,382
Funds at beginning of year (including reserves)	1,848,249		1,848,249
Funds at end of year (including reserves)	1,994,552		1,994,552
Assets			
	Fixed Assets		207,599
	Investment Assets		1,178,847
	Other Assets		710,469
	Total Assets		2,096,915
Liabilities		Total Liabilities	102,363
Net Assets (Total Assets less Total Liabilities)			1,994,552

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

(see notes 74 to 80)

Did the union hold any ballots in respect of industrial action during the return period?	<input type="text" value="No"/>
If Yes How many ballots were held: <input style="width: 50px;" type="text"/>	
For each ballot held please complete the information below:	
Ballot 1	
Number of individual who were entitled to vote in the ballot	<input style="width: 80px;" type="text"/>
Number of votes cast in the ballot	<input style="width: 80px;" type="text"/>
Number of Individuals answering "Yes" to the question	<input style="width: 80px;" type="text"/> ¹
Number of individuals answering "No" to the question	<input style="width: 80px;" type="text"/> ²
Number of invalid or otherwise spoiled voting papers returned	<input style="width: 80px;" type="text"/> 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	<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 2	
Number of individual who were entitled to vote in the ballot	<input style="width: 80px;" type="text"/>
Number of votes cast in the ballot	<input style="width: 80px;" type="text"/>
Number of Individuals answering "Yes" to the question	<input style="width: 80px;" type="text"/> ¹
Number of individuals answering "No" to the question	<input style="width: 80px;" type="text"/> ²
Number of invalid or otherwise spoiled voting papers returned	<input style="width: 80px;" type="text"/> 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	<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 3	
Number of individual who were entitled to vote in the ballot	<input style="width: 80px;" type="text"/>
Number of votes cast in the ballot	<input style="width: 80px;" type="text"/>
Number of Individuals answering "Yes" to the question	<input style="width: 80px;" type="text"/> ¹
Number of individuals answering "No" to the question	<input style="width: 80px;" type="text"/> ²
Number of invalid or otherwise spoiled voting papers returned	<input style="width: 80px;" type="text"/> 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	<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"/>

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

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 attached Appendix.

NATIONWIDE GROUP STAFF UNION

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2023

Union Information

The principal place of business for the Union is Middleton Farm House, 37 Main Road, Middleton Cheney, Oxfordshire, OX17 2QT, United Kingdom.

Accounting Convention

The financial statements have been prepared under the historical cost convention, modified to include equity investments held at fair value, and follow all applicable Accounting Standards.

These financial statements for the year ended 31 December 2023 are prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland. 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 financial statements are prepared in sterling, which is the functional currency of the Union. Monetary amounts in these financial statements are rounded to the nearest £.

Trade Unions are governed by the Trade Union and Labour Relations (Consolidation Act) 1992 (Amended). Under that Act the accounts of Trade Unions are required to give a true and fair view. Therefore, the accounts of the Union are prepared under FRS102.

The financial statements present information about the Trade Union as an individual undertaking. Including the subsidiary in a set of consolidated financial statements would not be material for giving a true and fair view.

However, as a Trade Union is not a company the Regulations that form the basis of disclosures under FRS102 have been adapted as considered necessary to ensure the accounts give a true and fair view to the members of the Union.

Going Concern

The National Executive Committee is monitoring transformation in the finance sector, resulting from changes to customer needs and the move to digital banking, which is impacting employment levels and therefore Union membership and income. Membership has increased over the last 12 months but the National Executive Committee considers that there will be on-going pressure on membership numbers from redundancies resulting from new business practices and streamlining. The National Executive Committee is confident that the Union has adequate resources to continue in operation for the foreseeable future. The National Executive Committee is embarking on a review of the Union's five-year strategic plan to determine necessary actions and options required to ensure the Union can fulfil its primary mission to promote and protect the interests of its members.

NATIONWIDE GROUP STAFF UNION

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2023

Subscriptions

Subscriptions are accounted for on an accruals basis.

Commission Income

Insurance Scheme Commission is accounted for on a cash received basis. Other commissions are accounted for on an accruals basis.

Draw Income

Draw income is accounted for in respect of those draws that have taken place in the year.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

Financial Instruments

The Union has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Basic financial assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs.

Other financial assets

Other financial assets, including investments in equity instruments, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value recognised in the income and expenditure account, except that investments in equity instruments that are not publically traded and whose fair value cannot be measured reliably are measured at cost less impairment.

Basic financial liabilities

Basic financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction. Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of the business from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. Trade payables are initially recognised at transaction price.

Defined Contributions Pension Plan

Contained within administrative and service to member staff costs are fully paid defined pension contributions totalling £116,936 (2022: £110,725).

NATIONWIDE GROUP STAFF UNION

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2023

Termination Benefits

Termination benefits are recognised immediately as an expense when the union is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Tangible Fixed Assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.

Depreciation is provided on all tangible fixed assets (except freehold land) at rates estimated to write off the cost of each asset on a straight line basis over its expected useful life as follows:

Freehold building	-	2% per annum
Office equipment	-	10% per annum
Computer equipment	-	25% per annum

Intangible Fixed Assets – Website

Intangible fixed assets are initially measured at cost and subsequently measured at cost, net of amortisation and any impairment losses.

Amortisation is provided at rates estimated to write off the cost of the website on a straight line basis over its expected useful life which is estimated to be 4 years.

National Conference

The costs of the biennial National Conference are accounted for over two years by providing for in advance and not solely in the year that the National Conference occurs on the basis that the Union under the terms of its constitution is required to hold a Conference every two years, it therefore regarded as an onerous contract

Employee Benefits

The costs of short-term employee benefits are recognised in the period in which the employee's services are received as a liability and an expense.

Charitable Donations

Charitable donations are accounted for when there is a commitment to pay the receipt.

Charitable Fund

At the Nationwide Group Staff Union Conference 2005, delegates voted for the Union to set up and maintain a Charitable Fund, allowing the Union to make charitable donations recognising the Union's wider responsibility to the national and international community.

NATIONWIDE GROUP STAFF UNION

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2023

Current Taxation

Corporation tax is payable on all interest income, rental income and chargeable gains arising on the disposal of properties and investments but only to the extent that these exceed expenditure on provident benefits.

Deferred Taxation

Deferred tax liabilities arise in relation to the difference between the fair value investments and their original cost.

Deferred tax is calculated at the tax rates that are expected to apply in the period where the liability is settled or the asset is realised. Deferred tax is charged or credited in the income and expenditure account.

Unrealised valuation increases relating to investments would potentially give rise to chargeable gains on the sale of the asset, but any potential liability to tax is eliminated if the proceeds of sale are reinvested in other chargeable assets used for provident purposes. The tax on any proceeds which are not reinvested is reduced by indexation allowances and any balance can also be offset against expenditure on provident benefits. Deferred tax has not been provided for potential chargeable gains because the National Executive Committee is satisfied that proceeds of the sale of all related assets can be substantially reinvested, sufficient that any remaining balance can be offset against allowance or expenses. Therefore no unrealised gain at 31 December 2023 is expected to give rise to a liability to tax.

Judgements and Key Sources of Estimation Uncertainty

In the application of its accounting policies, the Union is required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. All significant estimates and underlying assumptions are reviewed on an on going basis and the relevant carrying amounts of assets and liabilities are revised to reflect any changes.

As at 31 December 2023 the carrying amounts of the following assets and liabilities were subject to judgement or to estimation uncertainty:

- The fair value of unlisted equity investments are based on the latest purchase offer.
- The Union has an obligation to hold a Conference every two years under the terms of its constitution. It is therefore regarded as an onerous contract and the costs are spread over a two year period.

NATIONWIDE GROUP STAFF UNION

NOTES TO THE FINANCIAL STATEMENTS

AS AT 31 DECEMBER 2023

1 OTHER OPERATING INCOME	2023	2022
	£	£
<u>Other Income</u>		
Advertising revenue	-	750
Bank interest	6,529	1,447
Insurance commission	4,318	5,042
Other commission	1,997	2,668
	<u>12,844</u>	<u>9,907</u>
 <u>Investment Income</u>		
Dividend income	4,128	2,889
	<u>4,128</u>	<u>2,889</u>
	<u>16,972</u>	<u>12,796</u>
 2 SERVICES TO MEMBERS	 2023	 2022
	£	£
Magazine costs	-	14,669
Legal and professional	46,971	136,116
TUC affiliation fee	37,085	36,183
Postage	13,221	10,421
Publications	1,089	3,940
Staff costs	921,014	886,406
Telephone	13,198	13,501
Training	10,739	4,427
Disciplinary and grievance meetings	4,141	1,691
Website costs	8,314	6,301
VAT Recovered	(9,742)	(14,157)
Members benefits	8,276	9,413
	<u>1,054,306</u>	<u>1,108,911</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE FINANCIAL STATEMENTS

AS AT 31 DECEMBER 2023

3 MEETING EXPENSES	2023	2022
	£	£
National Conference	37,803	27,081
National Executive	12,810	235
TUC Meetings	3,340	3,818
Other meetings	4,849	4,909
	<u>58,802</u>	<u>36,043</u>

4 ADMINISTRATION EXPENSES	2023	2022
	£	£
Audit and accountancy	31,115	35,860
Asset under construction	-	8,865
Ballots	4,710	-
Accountancy systems	17,030	16,662
Bank and legal costs	4,031	3,884
Printing and stationery	1,012	2,120
Staff costs	133,965	120,048
Sundry expenses	4,475	5,592
	<u>196,338</u>	<u>193,031</u>

The average monthly number of persons employed by the Union during the period was 20 (2022: 20).

5 PREMISES AND EQUIPMENT COSTS	2023	2022
	£	£
Cleaning	5,086	4,121
Insurance	6,901	4,367
Rent and rates	12,616	10,107
Repairs	1,590	2,077
Utilities	8,687	6,385
Other expenses	1,342	1,196
	<u>36,222</u>	<u>28,253</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE FINANCIAL STATEMENTS

AS AT 31 DECEMBER 2023

5	PREMISES AND EQUIPMENT COSTS (CONTINUED)	2023	2022		
		£	£		
	EQUIPMENT COSTS				
	Maintenance and leasing				
	Motor	29,315		29,160	
	Office and computer	53,276		41,483	
		<u>82,591</u>		<u>70,643</u>	
	DEPRECIATION	14,641		13,325	
	AMORTISATION	7,862		13,389	
		<u>141,316</u>		<u>125,610</u>	
6	TANGIBLE FIXED ASSETS	Land and buildings	Office equipment	Computer and software	Total
		£	£	£	£
	COST				
	At 1 January 2023	295,526	55,318	180,025	530,869
	Additions	8,434	711	9,527	18,672
	Disposals		(1,979)		(1,979)
	At 31 December 2023	<u>303,960</u>	<u>54,050</u>	<u>189,552</u>	<u>547,562</u>
	ACCUMULATED DEPRECIATION				
	At 1 January 2023	106,787	45,640	174,719	327,146
	Charge for the year	4,079	1,822	8,740	14,641
	Disposals		(1,824)		(1,824)
	At 31 December 2023	<u>110,866</u>	<u>45,638</u>	<u>183,459</u>	<u>339,963</u>
	NET BOOK VALUE				
	At 31 December 2023	<u>193,094</u>	<u>8,412</u>	<u>6,093</u>	<u>207,599</u>
	At 31 December 2022	<u>188,739</u>	<u>9,678</u>	<u>5,306</u>	<u>203,723</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE FINANCIAL STATEMENTS

AS AT 31 DECEMBER 2023

7 INTANGIBLE FIXED ASSETS

	Website £
COST	
At 1 January 2023	71,192
Disposals	
At 31 December 2023	<u>71,192</u>
AMORTISATION	
At 1 January 2023	49,172
Charge for the year	7,862
At 31 December 2023	<u>57,034</u>
NET BOOK VALUE	
At 31 December 2023	<u>14,158</u>
At 31 December 2022	<u>22,020</u>

8 INVESTMENTS

	Listed Equities £	Unlisted Equities £	Total £
Market Value at 1 January 2023	842,055	288,943	1,130,998
Change in value in the year	47,849	-	47,849
Market Value at 31 December 2023	<u>889,904</u>	<u>288,943</u>	<u>1,178,847</u>

NATIONWIDE GROUP STAFF UNION
NOTES TO THE FINANCIAL STATEMENTS
AS AT 31 DECEMBER 2023

9 CURRENT ASSET INVESTMENT

The following are the amounts held by Union in deposit as Bonds at 31 December 2023:

	Bonds	Total
	£	£
Balance at 1 January 2023	85,094	85,094
Interest received in the year	2,781	2,781
Balance at 31 December 2023	<u>87,875</u>	<u>87,875</u>

10 DEBTORS

	2023	2022
	£	£
Prepayments	34,813	28,000
	<u>34,813</u>	<u>28,000</u>

11 CREDITORS

	2023	2022
	£	£
Trade Creditors	14,502	6,337
Other creditors	28,657	31,441
Taxes & social security costs	30,049	22,813
Accruals & deferred income	29,155	54,200
	<u>102,363</u>	<u>114,791</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE FINANCIAL STATEMENTS

AS AT 31 DECEMBER 2023

12 FINANCIAL COMMITMENTS

At 31 December 2023 the union was committed to making the following payments under non-cancellable operating leases in the year to 31 December 2024:

	2023	2022
	£	£
Operating leases which expire:		
Within one year	1,752	1,752
Between two and five years	-	1,752
	<u> </u>	<u> </u>

13 TRANSFER OF RESERVES

A decision was made in January 2024 to transfer 10% of the comprehensive results for the year ended 31 December 2023 to charitable reserves. The transfer will be made in the accounts for the year ended 31 December 2024.

14 CONTROLLING INTEREST

NGSU has control of NGSU Asset Management Limited which is a dormant company limited by guarantee.

15 CONTINGENT LIABILITIES

As explained in Current Taxation note, no tax liabilities are expected to arise on the realisation of unrealised valuation increases on investments. If the unrealised valuation increases at 31 December 2023 were all to give rise to chargeable gains the maximum liability to tax would be £56,951 (2022: £44,989)

Accounting policies


(see notes 84 and 85)



Signatures to the annual return

(see notes 86 & 87)

Including the accounts and balance sheet contained in the return. Please copy and paste your electronic signature here

Secretary's Signature:		Chairman's Signature:	<i>Matt Stanley</i>
			<small>(or other official whose position should be stated)</small>
Name:	Emma Clay (General Secretary)	Name:	Matthew Stanley (President)
Date:	19 Apr 2024	Date:	24 Apr 2024

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		To follow	<input checked="" type="checkbox"/>
Has the summary sheet been completed? (see Page 17 and Notes 7 and 62)	Yes	<input checked="" type="checkbox"/>	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)

Please see attached Appendix

Signature(s) of auditor or auditors:	Please see attached signed Audit Report	
Name(s):	HW Fisher LLP	
Profession(s) or Calling(s):	Chartered Accountants Statutory Auditors	
Address(es):	Acre House	
	11-15 William Road	
	London	
	Postcode	NW1 3ER
Date		09-Apr-24
Contact name for inquiries and telephone number:	Carol Rudge 020 7388 7000	

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

REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF THE NATIONWIDE GROUP STAFF UNION

Opinion

We have audited the financial statements of the Nationwide Group Staff Union (“The Union”) for the year ended 31 December 2023 which comprise the Income and Expenditure account – Combined Funds, the Income and Expenditure Account – General Fund, the Income and Expenditure account – Charitable Fund, the Balance Sheet, the Cash Flow Statement, the Accounting Policies and notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 31 December 2023 and of its income and expenditure for the year then ended; and
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice.

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 the 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

In auditing the financial statements, we have concluded that the National Executive Committee's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Union's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the National Executive Committee with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The National Executive Committee is responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF THE NATIONWIDE GROUP STAFF UNION

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 (Amended) requires us to report to you if, in our opinion:

- A satisfactory system of control over transactions has not been maintained; or
- The Union has not kept proper accounting records; or
- The financial statements are not in agreement with the books of account; or
- We have not received all the information and explanations we need for our audit.

Responsibilities of the National Executive Committee

As explained more fully in the Statement of Responsibilities of the National Executive Committee, the National Executive Committee is responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the National Executive Committee 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 National Executive Committee is responsible for assessing the Union'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 National Executive Committee either intends to liquidate the Union or to cease operations, or has no realistic alternative but to do so.

Auditor's 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 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

As part of our planning process:

- We enquired of management the systems and controls the Union has in place, the areas of the financial statements that are most susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud. The Union did not inform us of any known, suspected or alleged fraud.
- We obtained an understanding of the legal and regulatory frameworks applicable to the Union. We determined that the following were most relevant: FRS 102 and the Trade Union and Labour Relations (Consolidation) Act 1992 (Amended).
- We considered the incentives and opportunities that exist in the Union, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the Union, together with the discussions held with the Union at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment.

**REPORT OF THE INDEPENDENT AUDITOR
TO THE MEMBERS OF THE
NATIONWIDE GROUP STAFF UNION**

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.
- Reviewing and challenging the assumptions and judgements used by management in their significant accounting estimates, in particular in relation to the valuation of unlisted investments.
- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Testing key revenue lines, in particular cut-off, for evidence of management bias.
- Obtaining third-party confirmation of material bank balances and investments.
- Documenting and verifying all significant related party balances and transactions.
- Reviewing documentation such as the NEC minutes, correspondence with solicitors, for discussions of irregularities including fraud.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements even though we have properly planned and performed our audit in accordance with auditing standards. The primary responsibility for the prevention and detection of irregularities and fraud rests with the National Executive Committee.

A further description of our responsibilities is available on the Financial Reporting Council's website at <https://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.

HW Fisher LLP

**HW FISHER LLP
Chartered Accountants
Statutory Auditor**

Date: 09 Apr 2024

**Acre House
11 - 15 William Road
London NW1 3ER
United Kingdom**

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	HW Fisher LLP
Name	HW Fisher LLP
Address	Acre House, 11-15 William Road, London NW1 3ER
Date	29 Apr 2024
Contact name and telephone number	Carol Rudge, 020 7388 7000

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 / No

If "No" Please explain below:

--	--

Signature	
-----------	--

Name	
------	--

Office held	
-------------	--

Date	
------	--



Issuer HW Fisher

Document generated Fri, 19th Apr 2024 10:35:26 UTC

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Parties involved with this document

Document processed	Party + Fingerprint
Fri, 19th Apr 2024 10:57:19 UTC	Emma Clay - Signer (d3c50052c861eda1d7959dd613ae85ff)
Wed, 24th Apr 2024 12:10:55 UTC	Matthew Stanley - Signer (f3c65c3e7a84488eaab7e23e2ad90f78)
Mon, 29th Apr 2024 7:58:56 UTC	Carol Rudge - Signer (7301e1111465dccc3369c737f3174e29)

Audit history log

Date	Action
Mon, 29th Apr 2024 7:58:57 UTC	Carol Rudge viewed the envelope (89.150.28.98)
Mon, 29th Apr 2024 7:58:56 UTC	This envelope has been signed by all parties (89.150.28.98)
Mon, 29th Apr 2024 7:58:56 UTC	Carol Rudge signed the envelope (89.150.28.98)
Mon, 29th Apr 2024 7:53:21 UTC	Carol Rudge viewed the envelope (20.108.254.77)
Mon, 29th Apr 2024 7:53:10 UTC	Carol Rudge viewed the envelope (89.150.28.98)
Wed, 24th Apr 2024 12:11:33 UTC	Emma Clay opened the document email. (155.131.156.22)
Wed, 24th Apr 2024 12:11:32 UTC	Emma Clay opened the document email. (34.248.70.91)
Wed, 24th Apr 2024 12:10:56 UTC	Matthew Stanley viewed the envelope (155.131.156.22)
Wed, 24th Apr 2024 12:10:56 UTC	Document emailed to crudge@hwfisher.co.uk (18.130.254.125)
Wed, 24th Apr 2024 12:10:55 UTC	Sent the envelope to Carol Rudge (crudge@hwfisher.co.uk) for signing (155.131.156.22)
Wed, 24th Apr 2024 12:10:55 UTC	Matthew Stanley signed the envelope (155.131.156.22)
Wed, 24th Apr 2024 12:09:47 UTC	Matthew Stanley viewed the envelope (155.131.156.22)
Wed, 24th Apr 2024 12:08:49 UTC	Emma Clay viewed the envelope (155.131.156.22)
Wed, 24th Apr 2024 12:02:42 UTC	Emma Clay opened the document email. (86.141.151.111)
Wed, 24th Apr 2024 12:02:42 UTC	Emma Clay opened the document email. (52.48.161.10)
Fri, 19th Apr 2024 10:57:20 UTC	Emma Clay viewed the envelope (155.131.4.198)
Fri, 19th Apr 2024 10:57:19 UTC	Document emailed to Matthew.Stanley@nationwide.co.uk (18.170.214.217)

Fri, 19th Apr 2024 10:57:19 UTC	Sent the envelope to Matthew Stanley (Matthew.Stanley@nationwide.co.uk) for signing (155.131.4.198)
Fri, 19th Apr 2024 10:57:19 UTC	Emma Clay signed the envelope (155.131.4.198)
Fri, 19th Apr 2024 10:54:43 UTC	Emma Clay viewed the envelope (155.131.4.198)
Fri, 19th Apr 2024 10:39:25 UTC	Document emailed to emmaclay@ngsu.org.uk (35.178.180.80)
Fri, 19th Apr 2024 10:39:24 UTC	Sent the envelope to Emma Clay (emmaclay@ngsu.org.uk) for signing (185.105.75.178)
Fri, 19th Apr 2024 10:36:16 UTC	Carol Rudge has been assigned to this envelope (185.105.75.177)
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Fri, 19th Apr 2024 10:35:26 UTC	Envelope generated by Anelisa Diko (185.105.75.177)