

# 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 2024				
List no:	615T				
Head or Main Office address:	Bedford Heights				
	Brickhill Drive				
	Bedford				
Postcode	MK41 7PH				
Website address (if available)	<a href="http://www.workaffinity.co.uk">www.workaffinity.co.uk</a>				
Has the address changed during the year to which the return relates?	Yes		No	X	('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:

[returns@certoffice.org](mailto: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
	18,299		4	271	18,574
<b>Total</b>	18,299		4	271	A 18,574

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

18,574

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

71

## 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

**X**

If yes, state the name of that other union:

b. A federation of trade unions?

Yes

No

**X**

If yes, state the number of affiliated unions:

and names:

## 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.**

[illegible]

# General Fund

(see notes 13 to 18)

	£	£
<b>Income</b>		
<b>From Members:</b> Contributions and Subscriptions		1,753,125
<b>From Members:</b> Other income from members (specify)		
Ancillary services		620,508
<b>Total other income from members</b>		620,508
<b>Total of all income from members</b>		2,373,633
<b>Investment income (as at page 12)</b>		87,294
<b>Other Income</b>		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)		
<b>Total of other income (as at page 4)</b>		
<b>Total income</b>		2,460,927
<b>Interfund Transfers IN</b>		
<b>Expenditure</b>		
Benefits to members (as at page 5)		834,257
Administrative expenses (as at page 10)		1,249,508
<b>Federation and other bodies</b> (specify)		
<b>Total expenditure Federation and other bodies</b>		
<b>Taxation</b>		86,870
<b>Total expenditure</b>		2,170,635
<b>Interfund Transfers OUT</b>		
<b>Surplus (deficit) for year</b>		290,292
<b>Amount of general fund at beginning of year</b>		1,836,889
<b>Amount of general fund at end of year</b>		2,127,181

(see notes 19 and 20)

P4

## Analysis of benefit expenditure shown at the General Fund

(see notes 21 to 23)

			£
Representation – Employment Related Issues		<b>brought forward</b>	211,520
Consulting	211,520	Advisory Services	
Representation – Non Employment Related Issues		Other Cash Payments	
		Education and Training services	
Communications			
		Negotiated Discount Services	
Dispute Benefits			
		Other Benefits and Grants (specify)	
		Ancillary services	622,737
<b>carried forward</b>	211,520	<b>Total (should agree with figure in General Fund)</b>	834,257

(See notes 21 and 23)

Fund 2		Fund Account	
Name:		£	£
Income	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		
Expenditure	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:		£	£
Income	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		
Expenditure	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 4		Fund Account	
Name:		£	£
<b>Income</b>			
	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	<b>Total other income as specified</b>		
	<b>Total Income</b>		
	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 5		Fund Account	
Name:		£	£
<b>Income</b>			
	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	<b>Total other income as specified</b>		
	<b>Total Income</b>		
	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:		£	£
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 7		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			

(See notes 21 and 23)

Fund 8		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 9		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)

£

£

<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	

**The following pages 9i to 9vii relate to the Political Fund Account Expenditure**

**Political fund account expenditure (a)**

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

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

[illegible]

### **Political fund account expenditure (b)**

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

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

[illegible]

### **Political fund account expenditure (c)**

Expenditure under section 72 (1) (a) of the Trade Union and Labour Relations (consolidation) Act

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

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

[illegible]

### **Political fund account expenditure (d)**

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

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

[illegible]



**Political fund account expenditure (e)**

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

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

The expenditure of money on the holding of any conference or meeting by or on behalf of a political party or of any other meeting the main purpose of which is the transaction of business in connection with a political party

Name of political party	£
<b>Total</b>	

**Political fund account expenditure (f)**

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

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

On the production, publication or distribution of any literature, document, film, sound recording or advertisement the main purpose of which is to persuade people to vote for a political party or candidate or to persuade them not to vote for a political party or candidate

[illegible]

**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		1,069,730
Salaries and Wages included in above	875,500	
Auditors' fees		23,250
Legal and Professional fees		36,120
Occupancy costs		31,590
Stationery, printing, postage, telephone, etc.		49,919
Expenses of Executive Committee (Head Office)		47,999
Expenses of conferences		47,998
Other administrative expenses (specify)		
Bank charges and interest		16,236
General expenses		5,003
Computer costs		182,341
Hire purchase interest		891
Charitable donations		234
Staff training		40,716
<b>Other Outgoings</b>		
Depreciation		36,199
Loss on disposal of fixed assets		4,006
(Increase) in market value of financial investments		-342,724
Outgoings on land and buildings (specify)		
Other outgoings (specify)		
<b>Total</b>		1,249,508
Charged to:	General Fund (Page 3)	1,249,508
<b>Total</b>		1,249,508

## Analysis of officials' salaries and benefits

(see notes 36 to 46 below)

[illegible]

# 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)			84,126
Interest (gross) from:			
Government securities (Gilts)			
Mortgages			
Local Authority Bonds			
Bank and Building Societies			2,643
Other investment income (specify)			
Interest on loans			525
			87,294
		Total investment income	87,294
		Credited to:	
		General Fund (Page 3)	87,294
		Political Fund	
		Total Investment Funds	87,294

# Balance sheet as at

31 December 2024

(see notes 49 to 52)

Previous Year		£	£
136,219	Fixed Assets (at page 14)		143,382
1,425,879	Investments (as per analysis on page 15)		
	Quoted (Market value £ ( 1,818,693 )		1,818,693
	Unquoted		
	<b>Total Investments</b>		1,818,693
	<b>Other Assets</b>		
	Loans to other trade unions		
132,482	Sundry debtors		109,186
342,442	Cash at bank and in hand		295,610
	Income tax to be recovered		
4,840	Stocks of goods		4,838
	Others (specify)		
	<b>Total of other assets</b>		409,634
	<b>Total assets</b>		2,371,709
1,836,889	General fund (page 3)		2,127,181
	Political Fund Account		
	<b>Liabilities</b>		
	Amount held on behalf of central trade union political fund		
£592	Tax payable		881
£68,395	Sundry creditors		46,356
£115,205	Accrued expenses		99,525
£15,000	Hire purchase		6,000
£5,780	Deferred tax		91,766
	<b>Total liabilities</b>		244,528
	<b>Total assets</b>		2,371,709

## Fixed assets account

(see notes 53 to 57)

	Land and Buildings Freehold      Leasehold		Furniture and Equipment	Motor Vehicles	Not used for union business	Total
	£	£	£	£	£	£
<b>Cost or Valuation</b>						
At start of year			224,153	32,999		257,152
Additions			43,362			43,362
Disposals						
Revaluation/Transfers			2,593	-2,750		-157
At end of year			270,108	30,249		300,357
<b>Accumulated Depreciation</b>						
At start of year			110,621	10,312		120,933
Charges for year			28,465	7,734		36,199
Disposals						
Revaluation/Transfers			2,593	-2,750		-157
At end of year			141,679	15,296		156,975
Net book value at end of year			128,429	14,953		143,382
Net book value at end of previous year			113,532	22,687		136,219



## Analysis of investments

(see notes 58 and 59)

Quoted		All Funds Except Political Funds £	Political Fund £
	Equities (e.g. Shares)		
	Groupo Santander	738	
	Lloyds TSB Group PLC Ordinary shares (25p)	3,383	
	NatWest Ordinary Shares (25p)	3,518	
	Killik & Co investment portfolio	1,811,054	
	Government Securities (Gilts)		
	Other quoted securities (to be specified)		
	Total quoted (as Balance Sheet)	1,818,693	
	Market Value of Quoted Investment	1,818,693	
Unquoted	Equities		
	Government Securities (Gilts)		
	Mortgages		
	Bank and Building Societies		
	Other unquoted investments (to be specified)		
	Total unquoted (as Balance Sheet)		
	Market Value of Unquoted Investments		

# Analysis of investment income (controlling interests)

(see notes 60 and 61)

**Does the union, or any constituent part of the union, have a controlling interest in any limited company?**

Yes

☐

No

☒

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

☐

No

☐

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	2,373,633		2,373,633
From Investments	87,294		87,294
Other Income (including increases by revaluation of assets)			
<b>Total Income</b>	2,460,927		2,460,927
<b>Expenditure</b> (including decreases by revaluation of assets)			
<b>Total Expenditure</b>	2,170,635		2,170,635
<b>Funds at beginning of year</b> (including reserves)	1,836,889		1,836,889
<b>Funds at end of year</b> (including reserves)	2,127,181		2,127,181
<b>Assets</b>			
	Fixed Assets		143,382
	Investment Assets		1,818,693
	Other Assets		409,634
	<b>Total Assets</b>		2,371,709
<b>Liabilities</b>	<b>Total Liabilities</b>		244,528
<b>Net Assets (Total Assets less Total Liabilities)</b>			2,127,181

# Summary sheet

(see notes 62 to 73)

	All funds except Political Funds £	Political Funds £	Total Funds £
<b>Income</b>			
From Members			
From Investments			
Other Income (including increases by revaluation of assets)			
<b>Total Income</b>			
<b>Expenditure</b> (including decreases by revaluation of assets)			
<b>Total Expenditure</b>			
<b>Funds at beginning of year</b> (including reserves)			
<b>Funds at end of year</b> (including reserves)			
<b>Assets</b>			
	Fixed Assets		
	Investment Assets		
	Other Assets		
	<b>Total Assets</b>		
<b>Liabilities</b>	<b>Total Liabilities</b>		
<b>Net Assets (Total Assets less Total Liabilities)</b>			

(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> <div style="text-align: right;"><b>1-3 should total "Number of votes cast"</b></div> 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> <div style="text-align: right;"><b>1-3 should total "Number of votes cast"</b></div> 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> <div style="text-align: right;"><b>1-3 should total "Number of votes cast"</b></div> 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**

☐

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"

## 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 copy and paste your electronic signature here

Secretary's Signature:		Chairman's Signature:	
			(or other official whose position should be stated)
Name:	Mark Brown	Name:	Neilson Smith
Date:	28.3.2025	Date:	28.3.2025

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

A. R. vfr

Name(s):

Collett Hulance Accountants Limited

Profession(s) or Calling(s):

Chartered Certified Accountants

Address(es):

40 Kimbolton Road

Bedford

Postcode

MK40 2NR

Date

31-Mar-25

Contact name for inquiries and  
telephone number:

Andrew Upton - 01234 340034

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

## 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	Andrew Robert Upton on behalf of Collett Hulance Accountants Limited
Address	40 Kimbolton Road, Bedford MK40 2NR
Date	31/03/2025
Contact name and telephone number	Andrew Upton - 01234 340034

## AFFINITY

## NOTES TO THE FINANCIAL STATEMENTS

## YEAR ENDED 31 DECEMBER 2024

**1. ACTIVITIES AND ACCOUNTING POLICIES****(a) 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 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 £.

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:

**(b) 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 recognised 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 in full on an accruals basis.

**(c) Investments**

Fixed asset investments, which consist of investments in quoted shares, traded bonds and similar investments, are initially valued at cost and then subsequently at fair value (their market value) at the year end.

Any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year are recognised within the income and expenditure account.

**(d) Financial instruments**

The company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value. The company has no bank loans or other more complex financial instruments that require measurement at amortised cost using the effective interest method.

**(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 (CONTINUED)

## YEAR ENDED 31 DECEMBER 2024

**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.

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:

Computers and equipment	- 33% pa on cost
Office equipment	- 20% pa on cost
Motor vehicles	- 25% pa on net book value
Furniture and fittings	- 10% pa on cost

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

**(g) Stock**

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

**(i) 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.

**(j) Taxation**

The taxation expense represents the aggregate amount of current and deferred tax recognised in the reporting period.

Current tax is recognised in respect of any profits arising from trading activities and on investment income.

Deferred tax is recognised in respect of all timing differences at the reporting date. Unrelieved tax losses and other deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Deferred tax is measured using the tax rates and laws that have been enacted or substantively enacted by the reporting date that are expected to apply to the reversal of the timing difference.



## AFFINITY

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

## YEAR ENDED 31 DECEMBER 2024

## 1. ACTIVITIES AND ACCOUNTING POLICIES - CONTINUED

## (k) Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets.

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

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

## (l) Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

## 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.

## 3. OPERATING SURPLUS

	2024	2023
	£	£
The operating surplus is stated after charging:		
Depreciation of tangible fixed assets	21,743	30,738
Amortisation of intangible fixed assets	14,456	12,725
Auditors remuneration:		
-audit services	13,600	15,732
-non audit services	8,000	9,904

## 4. EMPLOYEES

	2024	2023
	£	£
Staff costs were as follows:		
Wages and salaries	<u>1,069,730</u>	<u>1,002,484</u>
The average monthly number of employees during the year was as follows:		
	2024	2023
	No.	No.
Administrative	<u>17</u>	<u>16</u>

## AFFINITY

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

## YEAR ENDED 31 DECEMBER 2024

## 5. CONTRIBUTIONS FROM MEMBERS

	2024	2023
	£	£
Subscriptions	1,753,125	1,787,987
Ancillary services	620,508	639,500
	<u>2,373,633</u>	<u>2,427,487</u>

## 6. INVESTMENT INCOME

	2024	2023
	£	£
Dividends and royalties	84,126	74,108
Bank interest	2,643	3,423
Interest received on loans	525	622
	<u>87,294</u>	<u>78,153</u>

## 7. PREMISES, EQUIPMENT AND STAFF

	2024	2023
	£	£
Staff remuneration and severance	1,069,730	1,002,484
Rent, rates and maintenance	12,071	10,063
Light and heat	988	1,740
	<u>1,082,789</u>	<u>1,014,287</u>

## 8. ADMINISTRATION

	2024	2023
	£	£
Printing, stationery and publications	16,489	62,895
Committee and travelling expenses	95,997	78,080
Staff training	40,716	51,945
Postage	6,945	8,908
Telephone	26,485	34,190
Computer costs	182,341	131,006
Bank charges and interest	16,236	14,781
Insurance	18,531	13,061
Lease and hire purchase interest	891	891
Sundry expenses	5,237	1,656
	<u>409,868</u>	<u>397,413</u>

## 9. DEPRECIATION

	2024	2023
	£	£
Amortisation on intangible fixed assets	14,456	12,725
Depreciation on tangible fixed assets	21,743	30,738
	<u>36,199</u>	<u>43,463</u>

## AFFINITY

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

## YEAR ENDED 31 DECEMBER 2024

## 10. ANCILLARY SERVICES SURPLUS/(DEFICIT)

	2024	2023
	£	£
Ancillary services income	620,508	639,500
Ancillary services expenditure	(622,737)	(716,884)
	<u>(205)</u>	<u>(75,361)</u>

## 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:

	2024	2023
	£	£
<b>Current tax</b>		
UK corporation tax on surplus for the year	881	592
Adjustments in respect of prior years	3	46
<b>Total current tax</b>	<u>884</u>	<u>638</u>
<b>Deferred tax</b>		
Origination and reversal of timing differences	85,986	5,780
<b>Total tax</b>	<u>86,870</u>	<u>6,418</u>

## 12. INTANGIBLE FIXED ASSETS

	Licences & Databases £	Total £
<b>COST</b>		
1 January 2024	133,501	133,501
Additions	20,639	20,639
31 December 2024	<u>154,140</u>	<u>154,140</u>
<b>AMORTISATION &amp; IMPAIRMENT</b>		
1 January 2024	39,661	39,661
Charge for year	14,456	14,456
31 December 2024	<u>54,117</u>	<u>54,117</u>
<b>NET BOOK VALUE</b>		
31 December 2024	<u>100,023</u>	<u>100,023</u>
31 December 2023	<u>93,840</u>	<u>93,840</u>

## AFFINITY

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

## YEAR ENDED 31 DECEMBER 2024

## 13. TANGIBLE FIXED ASSETS

	Computer Equipment £	Office Equipment £	Motor Vehicles £	Furniture & Fittings £	Total £
<b>COST</b>					
1 January 2024	79,819	10,833	32,999	-	123,651
Additions	22,723	-	-	-	22,723
Disposals	-	-	-	-	-
Transfers	2,593	-	(2,750)	-	(157)
31 December 2024	105,135	10,833	30,249	-	146,217
<b>DEPRECIATION</b>					
1 January 2024	60,253	10,707	10,312	-	81,272
Disposals	-	-	-	-	-
Charge for year	14,009	-	7,734	-	21,743
Transfers	2,593	-	(2,750)	-	(157)
31 December 2024	76,855	10,707	15,296	-	102,858
<b>NET BOOK VALUE</b>					
31 December 2024	28,280	126	14,953	-	43,359
31 December 2023	19,566	126	22,687	-	42,379

The net book value of tangible fixed assets includes £14,953.00 (2023: £22,687) in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £7,734 (2023: £7,562) for the year.

## AFFINITY

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

## YEAR ENDED 31 DECEMBER 2024

## 14. INVESTMENTS

	2024	2023
	£	£
Listed investments at valuation	1,818,693	1,425,879
	<u>1,818,693</u>	<u>1,425,879</u>

## MOVEMENTS IN INVESTMENTS

	Investments
	£
Cost or valuation	
At 1 January 2024	1,425,879
Additions	58,883
Revaluations	342,724
Disposals	(8,793)
At 31 December 2024	<u>1,818,693</u>
Carrying amount	
At 31 December 2024	<u>1,818,693</u>
At 31 December 2023	<u>1,425,879</u>

Investments have been revalued as at the year end to fair value (their market value). The original cost of the shares totalled £1,436,774 (2023: £1,391,908).

## 15. DEBTORS AND PREPAYMENTS

	2024	2023
	£	£
Prepayments and accrued income	41,983	48,024
Other debtors	67,203	84,458
	<u>109,186</u>	<u>132,482</u>

Included within other debtors are amounts due after one year totalling £9,528 (2023: £17,113). All amounts are recoverable.

## 16. CREDITORS - due within one year

	2024	2023
	£	£
Creditors and accruals	99,525	115,205
Obligations under hire purchase and finance leases	6,000	9,000
Other creditors	46,356	68,395
Corporation tax	881	592
	<u>152,762</u>	<u>193,192</u>

## AFFINITY

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

## YEAR ENDED 31 DECEMBER 2024

**17. CREDITORS - due after more than one year**

	<b>2024</b>	<b>2023</b>
	£	£
Obligations under hire purchase and finance leases	-	6,000
	<u>-</u>	<u>6,000</u>

**18. DEFERRED TAX**

	£
At 1 January 2024	5,780
Additions	85,986
At 31 December 2024	<u>91,766</u>

The deferred tax account consists of the tax effect of timing differences in respect of:

	<b>2024</b>	<b>2023</b>
	£	£
Unrealised gain on investments	<u>91,766</u>	<u>5,780</u>

**19. OPERATING LEASES**

The total future minimum lease payments under non-cancellable operating leases are as follows:

	<b>2024</b>	<b>2023</b>
	£	£
Not later than 1 year	3,714	5,096
Later than 1 year and not later than 5 years	-	3,714
	<u>3,714</u>	<u>8,810</u>

Lease commitments are in respect of office premises. The lease is a two year lease which commenced on 24 September 2023.

**20. RELATED PARTY TRANSACTIONS**

Transactions with people with significant control or influence:

- (a) During the year the Union paid a salary of £21,890 (2023: £21,890) and pension contributions of £1,487 (2023: £23,728) to Mr Neilson Smith in his capacity as Chairman of the Union. Also, during the year, Mr Neilson Smith received a loan from the Union for £20,602 which is subject to interest to the Union at a beneficial rate of 2.5%. The loan is being repaid over a period of 5 years and the amount outstanding as at 31 December 2024 is £13,623.
- (b) During the year the Union paid a salary of £5,985 (2023: £2,250) to Mr Gary Fullbrook, a member of the general council, in his capacity as Deputy Chairman and Treasurer of the Union.
- (c) During the year the Union paid a salary of £8,967 (2023: £8,161) to Mrs Rhonda Barnes, in her capacity of vice chair of the Union.

**AFFINITY****INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF AFFINITY****YEAR ENDED 31 DECEMBER 2024****Opinion**

We have audited the financial statements of Affinity for the year ended 31 December 2024, which comprise the income and expenditure account, balance sheet 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 2024 and of its surplus for the year ended 31 December 2024;
- 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**

In auditing the financial statements, we have concluded that the officers' 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 officers 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 officers are responsible for the other information contained within the annual report. 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. 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.

## AFFINITY

## INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF AFFINITY (CONTINUED)

## YEAR ENDED 31 DECEMBER 2024

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the Union and its environment obtained in the course of the audit, we have not identified material misstatements in the officers' report. We have nothing to report in respect of the following matters where the Trade Union and Labour Relations (Consolidation) Act 1992 and the Trade Union Reform and Employment Rights Act 1993 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the Union has not maintained satisfactory control over its transactions in accordance with the requirements of section 28; 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.

**Other matter**

The financial statements of Affinity for the year ended 31 December 2023 were audited by another auditor who expressed an unmodified opinion on those statements on 26 March 2024.

**Responsibilities of the Union's Officers**

As explained more fully in the officers' responsibilities statement, the officers are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the officers 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 officers are 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 officers either intend to liquidate the Union or to cease operations, or have 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.

**Extent to which the audit was capable of detecting irregularities, including fraud**

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.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud and to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with applicable laws and regulations and for the prevention and detection of fraud. It was identified that the way in which fraud might occur would be through management override of controls made possible by limited segregation of duties, or through collusion.



## AFFINITY

## INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF AFFINITY (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

**Extent to which the audit was capable of detecting irregularities, including fraud (continued)**

We assessed the risks of material misstatement in respect of fraud through a combination of enquiries of key management and those charged with governance, analytical review of the financial information provided and discussion with the audit engagement team of the areas that would be most susceptible to fraud.

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity through enquiries of management and consideration of the nature of the industry and sector. It was determined that the most significant are those that relate to:

- The Trade Union and Labour Relations (Consolidation) Act 1992;
- The Trade Union Reform and Employment Rights Act 1993;
- FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice);
- Employment Law; and
- GDPR under the Data Protection Act 2018.

Based on the results of our risk assessment we designed audit procedures to identify fraud or non-compliance with such laws and regulations identified above. The relevant audit procedures performed included, but weren't limited to:

- enquiry of key management and those charged with governance around actual and potential litigation and claims, and corroborating the responses;
- undertaking a detailed review of the completeness and accuracy of disclosures;
- auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business;
- a review of the Union's compliance with The Trade Union and Labour Relations (Consolidation) Act 1992 and Trade Union Reform and Employment Rights Act 1993, with reference to the legislation requirements; and
- reviewing IT and security processes in respect of personal data and review and evaluation of any GDPR breaches that have arisen.

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.



ANDREW ROBERT UPTON (SENIOR STATUTORY AUDITOR)  
FOR AND ON BEHALF OF COLLETT HULANCE ACCOUNTANTS LIMITED  
CHARTERED CERTIFIED ACCOUNTANTS  
STATUTORY AUDITOR

Date: 31st March 2025

40 Kimbolton Road  
Bedford  
MK40 2NR

**AFFINITY**

**OFFICERS' REPORT**

**YEAR ENDED 31 DECEMBER 2024**

The officers present their annual report and financial statements for the year ended 31 December 2024.

**Principal 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.

Affinity is a public benefit entity.

**Officers**

The officers who held office during the year and up to the date of signature of the financial statements were as follows:

Rhonda Barnes  
Gary Fullbrook  
Neilson Smith

**Statement of disclosure to auditor**

So far as each person who was an officer at the date of approving this report is aware, there is no relevant audit information of which the Union's auditor is aware. Additionally, the officers individually have taken all the necessary steps that they ought to have taken as officers in order to make themselves aware of all relevant audit information and to establish that the Union's auditor is aware of that information.

**Officers' report**

From a member's perspective the last year has been notable for three things.

The first is dishonesty at work which, in itself, is nothing new of course. What has been significant is the extent to which dishonesty in the treatment of employees is now deeply rooted in the DNA of a large proportion of employers and HR practitioners. For many of the organisations we deal with, the litmus test question seems to be: "Can we get away with it?" And, if the conclusion they come to is that they can avoid being pulled up, almost anything short of criminal acts seems to be viewed as acceptable.

This dishonesty takes many forms but high on the charge sheet is rigging the evidence in disciplinary and grievance cases to help facilitate dismissals or stop employees remedying unfairnesses at work. One factor in this loss of a moral and ethical compass is the disappearance over the last thirty years of HR functions operating independently of line management. Now, we understand that most members will not be very interested in academic management issues but it is worth suspending boredom briefly to reflect on what has happened. Historically, personnel managers acted as a cartilage between workers and line managers, often trying to iron out disagreements and attempting to prevent disputes rather than pursuing any partisan agenda. Their job was never easy but with skill and diplomacy they usually managed to keep people's behaviour within bounds.

The big change was the American idea that Human Resource managers were simply servants of line management and had only three functions: either as strategic advisers to senior management on staffing issues; as technicians in for example pensions or payroll; or as business partners tasked with helping line managers achieve their objectives. In this new world, helping employees was no part of the HR role and in most companies employees are not going to see anyone in HR batting on their side.

The practical effect of this has been that we are now dealing with cases that even 15 years ago would have been resolved with limited issues or in many instances would never have arisen in the first place. Now, the only recourse for employees is effective trade union representation – if they can find it. And, as we pointed out in our report last year, the cases we deal with have become ever more complex and employment law intensive.

## AFFINITY

## OFFICERS' REPORT (CONTINUED)

## YEAR ENDED 31 DECEMBER 2024

The second notable development in 2024 has been the drive across industries to automate even further, reduce customer service and slash staff. Developing more efficient and effective ways of working is a legitimate management objective and is central to maintaining competitive businesses but the social costs of what has been going on is obvious.

For example, Lloyds Banking Group which trumpets its support for Britain has been moving thousands of high level, highly paid IT jobs to India. Three thousand IT jobs of employees being paid an average of say £70,000 a year with some benefits on top is the loss of a substantial direct tax and NI 'take' for the Treasury and the loss of just the sort of jobs that we should be desperately trying to create in Britain. At its simplest these are the sort of jobs that young people are going to find it even harder to find after they walk out of university with their hard-earned qualifications.

Using banking again as an example, these changes are being aggravated by reductions in service standards, the most obvious of which has been widespread branch closures which have removed tens of thousands of decent jobs and the depletion of staff in those branches that remain.

For existing members, affected directly by redundancy, the changes across industry are going to make it harder to find new jobs. Challenges to redundancy have never been easy, not least because the law (sensibly) recognises the right of employers to reorganise their businesses for commercial reasons. So, an effective legal challenge is only likely where there has been some blatant, proven unfairness or discrimination.

This means that the battle here is going to be more 'political' than legal and we have been campaigning hard to persuade the body politic to take these issues more serious. It is incredible that MPs who are more than prepared to raise hell over relatively small numbers of job losses in their own constituencies are apparently oblivious to the export of jobs to other countries.

Thirdly and finally, if any proof was needed, 2024 showed that practising employment law is like playing rugby – the rules change constantly. Now, with a new government, there is much talk of massive new protections at work, raising the obvious question of how employers will try to get around them?

Many of the legal developments of the last thirty years have focused on helping minority group interests whilst side-stepping the much more fundamental issues affecting everyone, including minorities. This has tended to get publicity for governments who want to appear to be doing the right thing, satisfied pressure groups and provided a lot of work for lawyers (and trade unions!) but it has done little if anything to tackle the fundamental weaknesses of UK employment law.

At the centre of these weaknesses has been case law (the law developed by judges implementing legislation) which has made it hard to challenge even significantly unfair dismissals. In some very important areas case law has removed the right for Employment Tribunals to apply ordinary concepts of fairness and permitted employers to get away with dismissal decisions that very few people would regard as fair. In this way well-intended statute law (made by Parliament) has been undermined by the Courts.

The government has a golden opportunity for a fundamental legal re-set but will it take the opportunity? Our money is on the issue being side-stepped.

Either way employment law is set to become even more complex, continuing a long upward slope since 2010, meaning that members outside an effective trade union will find it hard if not impossible to fund and fight their cases. We anticipated this development in 2010 and the Union is now well-equipped, in terms of both expertise, technology and other resources to meet any challenges that may arise.

**AFFINITY**

**OFFICERS' REPORT (CONTINUED)**

**YEAR ENDED 31 DECEMBER 2024**

**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. 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.

**M Brown**  
**General Secretary**

**Date:** 28 March 2025

## 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:

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Signature	
Name	
Office held	
Date	