

# Rapport

The Nationwide Group Staff Union magazine  
Summer 2012 – Issue 73

**Policywatch**

KNOW YOUR RIGHTS

**Timeout**

BRANCH HOURS SURVEY

**David's gift**

APPLY FOR AN AWARD

**WIN**  
A HOLIDAY



**THE BIG 40!**

YOUR UNION'S BIRTHDAY

# WELCOME

It's hard to believe that I've already completed the first six months in term as NGSU President – where does the time go! It's been a busy time. I've been supporting members through some of the recent change programmes in the Admin Centres; working with our Representatives and attending Regional Councils; starting to get to grips with the Union's work around Health and Safety and representing members at individual hearings.

Next month NGSU celebrates its 40th Birthday. We have a number of features in this edition of Rapport to mark this milestone, including a potted history of our 40 years (page 4). Derek Richards, our Individual Cases Officer in NH, has been a member of the Union for all of the 40 years and he reflects on how things have changed (page 7). We also have an interview with Brendan Barber, TUC General Secretary, (page 6) who explains why Unions still have an important role to play in the modern workplace and for the next 40 years!

One lucky member will have the chance to celebrate our 40 years in style. We've teamed up with our friends at the NGSU Travel Club to offer a fabulous prize holiday – see page 12 for details of how to enter.

I'm sure many members will remember David Hopkins, former Head of Corporate HR at Nationwide, who tragically died in a cycling accident some years ago. At the time NGSU helped create a Trust Fund in David's memory and Union members now have the opportunity to apply for a financial award to help with their personal development. Turn to page 10 to learn more about the Trust and how to apply for an award.

In December's Rapport we asked members in the branch network to complete a survey about the hours they work. Over 1,000 members took the opportunity to tell us about issues relating to overtime and Saturday working. On page 13 we report on the findings of the survey and update members on the latest developments concerning this important issue.

Finally, check out our new feature 'Policy Watch' (page 14) for tips on helpful HR Policies and developments in employment law.

It should be an action packed summer with the Jubilee; Euro 2012 and the Olympics to look forward too – have fun!



Steve Barnes, President

## BRENDAN BARBER TO STEP DOWN FROM TUC

**TUC General Secretary, Brendan Barber, is retiring from the TUC at the end of the year.**

Brendan has played key roles in promoting union organising, overseeing the launch of the TUC's highly successful learning and skills operation, unionlearn, (through which a quarter of a million people access new learning opportunities each year), and has played a crucial role in helping unions and employers resolve a number of difficult long-running disputes. He led the organisation of the half million strong, March for the Alternative in March 2011, and co-ordinated the negotiations and industrial action over public service pensions on 30 November 2011, which saw two million people in 30 unions support their unions' campaigns for pensions fairness.

His successor will take over at the 2012 Congress in September. NGSU along with other affiliated unions is entitled to make a nomination for the position of the general secretary. If there's more than one nomination an election is held at the annual Congress with each union's vote based on its total membership. The closing date for candidate nominations is 9 July.

**Read Brendan's Happy Birthday NGSU message on page 6.**



## DYING FOR RIGHTS

Did you know that Colombia is the most dangerous place in the world to be a trade unionist? Every year union leaders, union activists and union members are assassinated – simply because of their trade union activities. Over 2,500 unionists have been murdered in the past 20 years, more than in the rest of the world combined.

The Colombian regime does very little to bring the perpetrators of the anti-union violence in Colombia to justice and in over 98% of the cases in which a trade unionist is killed in Colombia, nobody is brought to justice.

NGSU is affiliated to the Justice for Colombia campaign and union rights is among the campaign's priorities. You can get involved in lots of different ways. Find out how by logging onto the Justice for Colombia website at [www.justiceforcolombia.org](http://www.justiceforcolombia.org)

## Money advice

The Money Advice Service was set up by the Government and is funded by a levy on the financial services industry. It offers clear and unbiased money advice and information to help you make the most of your money, whatever your circumstances – and it's free. Because MAS [moneyadvice.service.org.uk](http://moneyadvice.service.org.uk) is independent it won't recommend any particular products or try to sell you anything. You can access it either by an online health check, where in less than ten minutes you can get a personal action plan which identifies the top three things you can do to make the most of your money right now.

You can also call 0300 500 5000 and speak to a Money Adviser for unbiased advice on your money issues (call rates may vary).

## STEPHEN LAWRENCE CAMPAIGN

A new 18:18 union fundraising campaign for the Stephen Lawrence Trust was launched during the TUC Black Workers' Conference in May.

The 18:18 campaign was launched last year, 18 years on from the death of Stephen Lawrence, who was 18 when he was murdered. It builds on the work of the Stephen Lawrence Trust in improving the skills and employability of socially-disadvantaged black teenagers and young adults.

Concerns about the under-representation of young black people in apprenticeship schemes and the labour market were key topics for debate at the conference and keynote speakers included Stephen's mother, Doreen Lawrence, Shadow Business Secretary Chuka Umunna MP and TUC General Secretary Brendan Barber.

Doreen Lawrence said: "It's hard to believe that it is 19 years since the racist murder of my son Stephen. It is even harder to accept that nearly two decades on we are still struggling with the same issues of race inequality and injustice.

"In 2012 young black people can anticipate poorer education outcomes, poorer life chances, and being black and male has a more negative impact on levels of numeracy than having a learning disability. As we use Stephen's name to wedge open the door of opportunity for others and challenge injustice, it means that, although his life was lost, it wasn't wasted."

Further information about the 18:18 fundraising campaign from [www.stephenlawrence.org.uk/category/the-1818-campaign](http://www.stephenlawrence.org.uk/category/the-1818-campaign). You can donate to the 18:18 campaign at <https://www.justgiving.com/TUCslct>



## Life insurance set to rise

Insurers will no longer be able to charge different premiums to men and women because of their gender, says a ruling which comes into effect from 21 December, 2012.

The impact of the ruling means that changes to taxation rules and capital requirements imposed on insurers over the next couple of years, will have an affect on the cost of insurance, including life insurance, the cost of annuities and car insurance. Some analysts predict this will cost the industry £3.6 billion over the next 10 years and will inevitably push up premiums.

If you're planning to arrange or review your life or critical illness insurance, buying before November could be a way of beating the premium increases.

**NGSU members can arrange life or critical illness through the NGSU scheme with Independent Financial Services (UK) Ltd, and get up to 50% of the initial commission back – call 01453 797555 for a quote.**



## ANNUAL ACCOUNTS

The Union's Annual Accounts for 2011 are published on pages 16 and 17. Our financial position remains healthy – by careful control of costs we've managed to generate an operating surplus of just over £46,000 and the transfer of engagements from the Dunfermline Staff Union and OURS Union has boosted our assets by around £115,000.

Careful management of our finances is important to ensure that we are able to remain as an independent Union, supporting members through our services and paying for legal help when necessary.

We continue to see a fall in subscription income due to members leaving as a result of redundancies at Nationwide. This does create pressures on our operating budget but we have managed to maintain our current subscription levels for most categories of membership (there has been a small increase from April 2012 for maternity and pensioner members).

# Happy Birthday

## NGSU

It's 40 years since the union was born. We recall some highlights and remember the milestones along the way.

**IF LIKE THE CHARACTER IN THE MONTY PYTHON** film *Life of Brian* who asked 'What have the Romans ever done for us?' you're tempted to wonder what your union has been up to in the last four decades, here's a reminder.

Thanks to the Union, terms and condition have been improved, including enhanced sick pay; better holiday entitlements; paid maternity and

**July 1972:**  
Nationwide Building Society Staff Association is formed.

**February 1990:**  
Nationwide Anglia Building Society Staff Association formed following the merger of the Nationwide & Anglia Building Societies.

**July 1990:**  
Tim Poil appointed as General Manager and is the first paid official of the Association.



**August 1990:**  
Monthly Subscription Draw is launched. The first draw winner was June Mitchell (a pensioner member having previously worked for Nationwide for 29 years).

**January 1992:**  
Creation of the post of General Secretary appointed on a five year term. Tim Poil elected as GS; Bob McClure as President; Marian Dean as Treasurer.

**June 1992:**  
Association moves offices to the Farmhouse in Middleton Cheney near Banbury – mid-way between Swindon and Northampton and ideal for meetings with the Society.

**"Our mission is simple – to promote and protect the interests of our members by working in partnership with Nationwide. I'm proud to be associated with that aim and of the work the NGSU team and Reps do for our members."**  
**Tim Poil, General Secretary**

paternity leave; enhanced severance terms; the best pay deals in the FS over several years (as reported by IDS); and best practice procedures, such as disciplinary and grievance.

The Union has led the way in innovative policies such as flexible retirement; recognition of the impact of domestic violence in the workplace and the need to support employees (and colleagues). It has promoted the diversity agenda through its four Advisory Committees and we played our part in Nationwide being recognised as the Sunday Times Best Big Employer in 2005.

**"Life at Nationwide has changed beyond recognition since I joined in 1974. There were very few women in management positions and attitudes to issues like maternity leave; flexible working and equality were very different. I'm really proud of the contribution NGSU has played in developing the diversity agenda and improving the working lives' of women and for all of our members."**

**Marian Dean, Assistant General Secretary (Members) & former President**

**“I’ve been an NGSU member for 23 years and spent a good part of that as a Departmental Rep in NAC. Now, as the newest member of the Union team, I’m supporting our network of over 130 Reps across the business. It’s been fascinating to see behind the scenes and learn how the feedback from our Reps helps the negotiating team take issues forward.”**

**Kerry Wagg, NGSU Rep Support Officer**

We’ve been there to protect your benefits, such as securing a commitment to a defined pension scheme for eligible employees and protecting enhanced severance terms.

We represent hundreds of members every year at formal hearings and meetings and also intervene more informally to resolve workplace issues. Every year we support a number of employees at Employment Tribunals, paying for full legal representation, providing valuable support and financial assistance at crucial times.

Looking to the future we’ll continue to protect and advance terms and conditions and to use our influence to help create a working environment which enables all employees to fulfil their potential and which is fair and free from bullying and harassment.

**“When I became involved with the Union many years ago there were very few disciplinary cases and grievances were very rare. It’s very different today and we have our work cut out supporting everyone who needs help. It is sad to see someone suffering with stress and anxiety about work but helping them through it makes what we do worthwhile.”**

**Ray Ponsford, Individual Cases Officer and former President**

**WHAT WE STAND FOR**

Our mission statement says that: Nationwide Group Staff Union exists to protect and promote the interests of all of our members. To enable us to do this effectively we will remain a union in our own right and we will seek to build a partnership relationship with NBS. We will strive to achieve a position where our members value the Union, actively participate in the Union and are our greatest advocates.

## WHO WE ARE

NGSU is an independent Union and Nationwide’s Employee Involvement Committee structure ensures we are involved in consulting and negotiating with the business at all levels.

Our membership is around 12,000 – that’s over 70% of Nationwide staff.

The Union has 17 members of staff, employed to represent members at individual hearings and consult and negotiate on terms and conditions.

We have over 130 Constituency Representatives, who work in all areas of the Society and work on behalf of local members.

NGSU also has recognition agreements to look after members who have transferred from Nationwide, including those at Computercentre; Carillion and Swiss Post.

Our Monthly Subscription draw is our most popular benefit; but we’ve also saved members hundreds of pounds through other schemes such as the travel club and commission rebate schemes.

**“I am a firm believer in people having their say and if they feel unable I will be their voice and I will work closely with the Area Team in order to resolve issues – that’s the value of having a Staff Union.”**

**Pam Roye, NGSU Rep of the Year (2011)**

**July 1993:**  
Change of name to Nationwide Group Staff Association.



**June 1994:**  
First National Conference held in Coventry – 83 motions covering a variety of subjects including: concerns about performance ratings; the payment of ATM allowances to BMs and CSMs; issues about Flexible working.

**March 1996:**  
Vote to change name to Nationwide Group Staff Union to reflect that the organisation had always been a fully registered independent trade union and to identify the Union’s independence from the Society.

**December 1999:**  
NGSU affiliates to the TUC.



**January 2003:**  
NGSU creates three Advisory Committees to provide the NEC will a source of information on a range of Diversity Issues. The committees were Disability; Ethnicity and LGBT – a fourth committee Age has also been set up.

**June 2005:**  
NGSU negotiates flexible retirement arrangements with Nationwide allowing employees the automatic right to work until age 75 – widely considered to be a leading policy and set the standards for other companies at the time.

### A special message from TUC General Secretary Brendan Barber

On behalf of the TUC, I would like to congratulate the Nationwide Group Staff Union on your 40th anniversary.

Over the past four decades you have won real practical benefits for your members and established your union as not only a strong advocate for your members, but an important player within the trade union movement, both in the finance sector and within the TUC, where the specialist unions like your own have regularly backed your general secretary Tim Poil as one of their representatives on our General Council.

### Are unions still as relevant now as they were when the union was created?

I would say that unions are not only as relevant as they were in the early 1970s but even more essential.

Workers today, not only in your sector but in almost all workplaces, face greater uncertainties than they did at a time when unemployment was less of a threat and more people had stable jobs and greater security.

**"I worked for HR before taking up my full time role with NGSU and having seen life from both sides of the negotiating table I know what a difference the Union makes by challenging the business to adopt the best approach to people policies and to treat employees fairly."**

**Tim Rose, Assistant General Secretary (Services)**



Brendan Barber

**"If you care about Nationwide, your colleagues and fairness, there is no better way to express it than by becoming a member of NGSU. We really care about our members and devote all our energies to making Nationwide a better place to work."**  
**Steve Barnes, President**

The world of work has changed greatly since the time when your predecessors set up your union and not all of those changes have been for the better. That is not to say there have not been real advances. The principle of equal pay was established soon after your union was founded and the idea of flexible working has brought benefits for those who need to mix domestic and work commitments. But there is now greater uncertainty, rights have been eroded and more than ever people need the sort of support which only unions can bring.

### What about the importance of unions in the private sector?

I am not happy about the way in which commentators tend to divide the workforce in to the private and public sector. The real divide is between the poorly paid with little job security, no training and few prospects and those who do have jobs that are rewarding and well rewarded and you get both sorts of jobs in both the public and private sectors. What is really important is to build strong unions that can speak to management confident that they represent the workforce and have the support of their members. This does not always guarantee that management will listen and bargain in good faith, but the better employers do recognise that it is in their interest to deal with organised labour, because as a wise employer said to me recently, dealing with organised labour might be difficult – but dealing with disorganised labour is far harder.

#### September 2005:

Subscription Draw first prize tops £20,000 (subsequent National Conference votes to cap prize at £15,000 and distribute more small prizes).

#### September 2005:

• Tim Poil, NGSU General Secretary, is elected to the TUC General Council to represent smaller Trade Unions (Tim's been re-elected and still sits on the Council).

#### October 2005:

• Mike Moir, NGSU Representative for Lending Control, becomes the first NGSU Rep of the Year.

#### May 2006:

• NGSU secures Union Modernisation Fund grant to update the Union website and the online 'Forum' is launched.



#### July 2006:

• NGSU and Nationwide register a dispute in respect of pay and mediation services provided by ACAS are instigated – last minute negotiations secure an increased pay settlement before conciliation talks begin.

#### January 2008:

• Portman Group Staff Association (PGSA) transfers its engagements to NGSU.

### What about the future – what issues will be relevant to union members?

Wages and conditions are the terms that unions have always used to describe the issues that are relevant to members. There is nothing about a job that can compensate for being paid less than you deserve. But the conditions at work are important too – after all for most of us it is where you spend an awful lot of your waking hours. In recent years wages have fallen as a proportion of national wealth. That is not good for society and it is something that we need to put right. On conditions, I think we need to make employers realise that flexibility means more than bending over backwards to meet the needs of the business. It means recognising that people have and deserve to have a life outside work.

### Do you feel positive about the next 40 years for unions?

I do feel positive. There are a lot of good reasons why people should join unions. There are also a lot of good reasons why employers and governments should talk to us.

But like any voluntary organisation we can only keep going and grow if we persuade the next generation that it is in their interest not just to join us but to take up the organising banner and build on our achievements.

**“I am still shocked by winning the Staff Union Draw, and feel so blessed to have done so. The money will certainly come in handy.”**

**David Miller, Winner of April's Union Subscription Draw**



## FULL CIRCLE FOR DEREK

As a young trainee manager working for Nationwide in Portsmouth 40 years ago Derek Richards' early encounters with the Union were to complain that communication with provincial members was lacking!



Derek Richards

“I was interested to see people treated fairly at work but communication wasn't what it is now and we were a bit out of it in terms of knowing what was being done to improve terms and conditions,” says Derek, who made that clear when he attended NEC meetings of the Union.

Eight years ago he decided he wanted to be even more committed and took a permanent post with NGSU as an Individual Cases Officer.

For Derek major changes over the last decades have seen the business alter in fundamental ways. “As a Union we are always looking for partnership with the business for the benefit of our members. In recent years this has come about with the introduction of The Employee Involvement Committees involving Union Officers, Employees, HR and Senior Management discussing matters affecting the business and its staff.

In terms of health and safety, which I have been part of for many years, thankfully I have seen a significant decrease in armed raids and violent customers. Employee welfare has improved and this has been influenced by the Union”, he says.

Legal changes have made a big difference for staff facing discrimination, for instance disability.

In addition Derek says; “When I started out branch managers were seen as autonomous and given a lot of freedom. Now Nationwide as a large corporate organisation is driven from the centre and HR policies to protect our members' interests have been developed following a significant involvement from the Union.”

Derek's personal highlight was being invited to tea with John Monks, the then TUC General Secretary, after the Union affiliated to the TUC in 1999.

He was also delighted as a trustee of the Union to be a signatory to the purchase of the Middleton Cheney farmhouse in 1992.

**June 2008:**  
Concerns about aggressive performance management leads Union to publish a Bullying Survey – results prompt HR to take action to address PIP issues.

**January 2011:**  
Staff Union Dunfermline Building Society (SUDuBS) transfers engagements to NGSU.

**April 2011:**  
The Union secures a continued commitment to the provision of a defined benefit pension scheme for eligible staff.

**September 2011:**  
One Union Regional Staff (OURS) transfers engagements to NGSU.

**December 2011:**  
Branch Hours Survey results in Society publishing guidance on confirming contractual arrangements – although this continues to be a source of ongoing concern.

**January 2012:**  
Tim Poil elected to serve another five year term as General Secretary.

**July 2012:**  
NGSU celebrates 40 years of working on behalf of Nationwide Group employees.

*Exchange@Rapport magazine, Middleton Farmhouse, 37 Main Road, Middleton Cheney, Banbury, Oxfordshire OX17 2QT*

## Tim's Blog The view from Middleton Farmhouse

KC PHOTOGRAPHY



Tim Poil, General Secretary



It can't have escaped your notice that this year NGSU is celebrating 40 years of representing employees at Nationwide. Our origins as an independent trade union dates back to 1972. My involvement with the Union doesn't extend back quite that far (despite what some people may think!) but I'm extremely proud to have worked on behalf of NGSU members for well over two decades.

Over the 40 years I believe the Union has played an important role in helping to shape the Society into the successful organisation it is today. Both Nationwide and NGSU have seen huge changes but we have been a constant voice in speaking up on behalf of

employees and helping the business understand issues impacting on staff and the importance of good industrial relations.

We have always tried to work in partnership with the Society because the long term interests of employees are best served by creating a viable and successful business. As with any relationship, there have been 'ups' and 'downs' along the way and it can be frustrating to see the same issues re-merging.

Overtime and a long hours culture, redundancies, pay structures, fairness of performance management and stress are all issues we've addressed in the past and are

still tackling today. This means that having a strong Union is as relevant today as it was when the Staff Association was formed 40 years ago. It's impossible to predict what the next 40 years will hold but I do know that the next couple of years will be particularly challenging and there will be some testing times ahead.

Our experiences over the years, our status within the organisation and our dedicated and professional team means we're well equipped to continue to work on the behalf of our members. But it is the size of our membership, around 12,000, that ultimately makes the difference. Our strength comes from our unity and that's definitely worth celebrating.

# Exchange

## NGSU OFFER

## GET YOURSELF A FREE tastecard MEMBERSHIP!

Your tastecard will enable you to enjoy 50% OFF or 2-FOR-1 at over 6,500 UK & Ireland restaurants. As a Nationwide Group Staff Union member, you can join the tasteclub free for 60 days.

Restaurants include AA rosette and Michelin rated establishments from Marco Pierre White, Pascal Poyart, Cyrus Todiwala MBE and Mark Baumann, as well as high street chains such as PizzaExpress, Zizzi, ASK, La Tasca, STRADA, Gourmet Burger Kitchen gbk, Bella Italia, Living Room, Cafe Rouge, Tiger Tiger, and Prezzo, to local haunts and fine dining gastro pubs – the choice is huge!

Sign up today at

[www.tastecard.co.uk/trial2/ngsu](http://www.tastecard.co.uk/trial2/ngsu)

No payment details are taken so there are 'NO STRINGS ATTACHED' we just thought you may want to give it a try to see what you think!



## Rep Rap



Gill Grocott

### What is your name?

Gill Grocott

### What is your job title?

Test Analyst in Regional Brands IT department, based at Cheshire House, Macclesfield

### What is your NGSU role?

Disciplinary Officer, NGSU Departmental Rep and National Regional Officer.

### What is the most common issue?

Over the last few months the most common issue has got to be Performance issues, mainly in the Retail side of the business, ie Branches and CCC. I have also had queries on overtime, TOIL and Pensions.

### What websites do you use?

The NGSU, of course, to check up on the latest issues/news! I use my mobile internet to look up books and authors, but apart from that I don't really, which might sound strange as I work in an IT department, but my hubby's normally on the PC at home!

### What papers do you read?

I don't but I listen to the BBC news all the time.

### What do you like about Union work?

I like everything! From being involved in what's happening in the Business, especially Health & Safety issues. I am on the Health & Safety Committee and meet with the Business at regular intervals to bring Regional Brands issues to the table.

I am now a National Regional Officer for Regional Brands, which means I am invited to the meetings held at Middleton Cheney – Union Head Office; this enables me to meet representatives from all over the Nationwide Group to discuss issues that have arisen and how we can resolve them.

Most of all I enjoy being a Rep and Disciplinary Officer. This is by far the most rewarding for me. I like to help and support members through the many varied issues that come up in the day-to-day business and I hope that I make a difference through their difficult times.

### How do you relax?

What with five grandchildren, three dogs, a cat and a parrot, there isn't much chance! However, I love reading and spend as much time as possible on my Kindle. At weekends I try to make time to watch some football or rugby on the TV with my feet up and a glass (or two) of wine.

## NGSU 'Quick Join' form

Name

Employee number

Branch/department

Home email

### SUBSCRIPTION LEVELS

Membership is excellent value for money and is based on how many hours you work (Please tick the appropriate box)

Full time (16–34 hrs/week)  Part-time (under 16 hrs/week)  Part-time  Pensioner/Maternity

I hereby apply for membership of the Union and I agree to:

1. commence payment of the appropriate subscription immediately and shall continue to do so whilst a member.
2. that subscriptions shall be paid by salary deduction from next month.
3. to Abide by the rules of the Union and I understand that I may obtain a copy from the Union's offices.
4. understand that, from time to time, the Union provides additional benefit schemes such as insurance and discount products and I confirm that it is in order for the Union and other service providers to send details of these schemes to me.

#### SUBSCRIPTION DRAW

If you would like to join the monthly subscription draw, please write the number of chances you want (€1 per chance – max 10 chances)

Signature  Date

A membership pack will be sent to you shortly.

**NATIONWIDE GROUP STAFF UNION** Middleton Farmhouse,  
37 Main Road, Middleton Cheney, Banbury, Oxfordshire OX17 2QT



We welcome views from our readers on any subject, so if you have something to say, write to us at the address above marking your envelope 'Letters'.

NGSU members can apply for a personal development award set up in memory of Nationwide's David Hopkins.

# David's legacy

**DAVID HOPKINS WAS HEAD OF CORPORATE** Human Resources at Nationwide. An inspirational leader in the business and liked by everyone who met him. David died tragically in a road accident in 1996. His death was a real shock and a sad loss to all who knew him.

Tim Poil, General Secretary and one of the founders and Trustees of the David Hopkins Trust, set up to honour David, says David was a passionate champion of individuals having the opportunity to fulfil their potential. "He was also a keen cyclist and was well-known among the cycling fraternity. Touring, mountain-biking and, in particular, time-trialling were favourite hobbies. To honour David's memory, Nationwide and NGSU established the David Hopkins Trust Fund with the aims of supporting activities in these areas."

In recognition of David's commitment to personal development the Trustees created the Society's Employee of the Year award in David's name. It also established an annual cycling time-trial event – the David Hopkins Cycling Trophy – to ensure that his name lived on in the sport that he loved. Nationwide has since taken over the running and funding of the Employee of The Year event.

Last year responsibility for the Trust passed to the Union's Trustees with the balance of the fund standing at £9,751. Following discussions with interested parties and reference to David's



widow, Shelia, the Trustees have decided that the Union will wind the Trust up by distributing the monies in accordance with the original aims of the Trust.

To recognise David's love of cycling £5,000 will be shared equally between cycling charities Wheels for All ([www.cycling.org.uk/wfa/intro](http://www.cycling.org.uk/wfa/intro)), a nationally recognised programme that encourages all children and adults with disabilities and differing needs, to engage in a quality cycling activity. By using specially adapted cycles, the activities are physically and mentally stimulating and fun for everyone involved. The second charity is Charlotte's Tandems (<http://charlottestandems.weebly.com/>) which lends tandems to people with disabilities or special needs for free, who are unable to ride a bike safely on their own, so that they can enjoy the wonders of cycling.

The remaining £4,751 will be boosted by a donation of £249 from the Union's Charitable Reserve, taking the available amount to £5,000. This is available to NGSU members who wish to apply for a David Hopkins Award to support their personnel development and activity in the community.

## David Hopkins Award

The David Hopkins Award is open to all members and you can nominate yourself, or nominate

*‘David was a passionate champion of individuals having the opportunity to fulfil their potential’*

## David Hopkins Award Nomination Form

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Email \_\_\_\_\_

Telephone \_\_\_\_\_

Union Membership Number \_\_\_\_\_

Amount Requested (Max £500) \_\_\_\_\_

Purpose of the Award  
(please describe how you will use the Award;  
when you expect to undertake the activity)

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Continue on a separate sheet if necessary.

I agree that I will use the David Hopkins Award for my personal development and to fund the activity as described above. I will provide further details of how I have used the Award to the Trustees, if requested, and agree for details to be published by NGSU in future publications including the NGSU website.

Signed \_\_\_\_\_

Date \_\_\_\_\_

**Please return by 31 August 2012 to:**

Tim Poil, General Secretary, NGSU, Middleton Farmhouse,  
37 Main Road, Middleton Cheney, Banbury, Oxfordshire OX17 2QT.  
Alternatively, email your nomination details to [ngsu@ngsu.org.uk](mailto:ngsu@ngsu.org.uk)

another member (no groups please – the Trust’s aims are strictly about individuals).

David held qualities such as commitment, concern for others and an enthusiastic attitude in high regard. We’ve therefore designed these awards to recognise those amazing things that our members do outside of work to benefit others. We want to keep the Awards as open as possible but the Trust is seeking to support personal development of members to help them in activities in the community and not to simply make donations to charitable causes. This could include grants towards the cost of training for sports coaching for young people; working with disabled groups or first-aid courses. These are only examples and we look forward to hearing about the amazing work you do in your communities.

Awards of up to £500 will be allocated by the Trustees, together with members of the Union’s National Executive Committee. The Trustees may offer awards in full or partial awards. The available Funds are limited and offers of awards will be made to those nominations that most closely match the aims for personal development to aid working with others while seeking to distribute the monies as widely as possible. The closing date for nominations is 31 August 2012.

Successful nominees will receive their Award in September 2012.

# WIN a holiday!

With the great savings on offer from the Travel Club everyone can be a winner!

To help celebrate our 40th anniversary we're offering the chance to win a £1,000 holiday.



CURACAO BEACH

**WHITESANDS**  
TRAVEL

## ENTRY FORM

### NGSU/Whitesands Travel Holiday Competition

Name:

Membership number:

Address:

Home email:

Contact telephone number:

#### Please return by 27 July 2012 to:

NGSU, Middleton Farmhouse, 37 Main Road,  
Middleton Cheney, Banbury, Oxfordshire OX17 2QT.

Alternatively, email your entry details to [ngsu@ngsu.org.uk](mailto:ngsu@ngsu.org.uk)

#### COMPETITION RULES

1. You must be an NGSU member to enter.
2. The prize is up to £1000 towards the cost of a holiday booked with Whitesands Travel to cover hotels and flights (or an inclusive package) you will be responsible for all other costs including (but not limited to): travel to and from airport or holiday destination if not included in package; airport parking; travel insurance; food & drink if not included as part of a package; spending money.
3. There is no cash alternative.
4. If your chosen holiday is less than £1,000 only the cost of the holiday will be covered i.e. no surplus monies will be paid to you.
5. The closing date for entries is 27 July 2012.
6. Holidays must be booked by 31 December 2012 but can be booked for a later date.
7. The winner will be notified by email. A valid email address is therefore a requirement of entry. NGSU may use the email address to contact you in the future about union matters, including communications from the Whitesands and Benchmark Travel acting as the NGSU Travel Club. We will not disclose your email address to any other third party.
8. The winner's name will be published in the December 2012 edition of Rapport magazine.

**WE'VE TEAMED UP WITH OUR FRIENDS AT** Whitesands Travel, part of the NGSU Travel Club and operated by Benchmark Travel, to offer one lucky NGSU member the chance to win £1,000 towards the cost of a holiday!

Whitesands will help you find the perfect holiday for up to £1,000 or you can add it to your own holiday fund to help finance that dream holiday! To enter this great competition simply complete and return the entry form below by 27 July 2012 and we'll draw one lucky winner from the entries received.

We'll put the lucky winner in touch with Whitesands and they can start planning their trip straight away. Good Luck and don't forget to send us a postcard!

#### THE TRAVEL CLUB JUST GOT EVEN BETTER!

The NGSU Travel Club is operated by Benchmark Travel which now also incorporates Whitesands Travel. Whitesands Travel specialises in luxury and tailor made holidays for those who want something a little special. NGSU members will of course continue to get preferential rates.

Benchmark Travel will remain the specialist for packages, weekend breaks, flights, hotels, car hire and everything else. They continue to beat internet, teletext and travel agent prices, 99% of the time.

**THE TRAVEL CLUB AIMS TO SAVE YOU  
MONEY WHEREVER YOU WANT TO GO!**

**WHITESANDS TRAVEL**  
**01422 893660**  
[www.whitesandstravel.co.uk](http://www.whitesandstravel.co.uk)

**BENCHMARK TRAVEL**  
**0800 9531 263**  
[www.benchmarktravel.co.uk](http://www.benchmarktravel.co.uk)

ABTA AND ATOL PROTECTED



# Open all hours



## Tim Rose on the Branch Hours Survey results.

**HUGE NUMBERS OF NATIONWIDE EMPLOYEE ARE** working lots of extra hours and changes to working patterns and overtime payments are being worryingly enforced across the country. That's the alarming result of an NGSU survey into the hours staff work in an average week. Over 1,000 members completed and returned our questionnaire about the hours they work and the Union is concerned about how these changes are being implemented.

"We issued the survey in response to the many calls we were getting about changes to overtime and Saturday working arrangements and we were really pleased with the response. Members from all Areas in the Branch Network took part and views from all key branch roles were represented – thank you to everyone who took part", says Tim Rose, Assistant General Secretary (Services).

The survey told the Union what we already knew – that it was clear some employees are subject to inappropriate pressure to change their working arrangements and that contractual terms and agreed procedures are being disregarded. For example, some members were told that if they did not agree to changes or to take Time-Off-In-Lieu (TOIL) instead of claiming an overtime payment that this would be seen as poor PRIDE behaviours with negative consequences for bonus and performance ratings. "There were examples of changes being handled well but in too many cases we are seeing members being treated unfairly. It was also evident that the build up of TOIL was impacting on branch resources and operations are suffering," says Tim.

The survey results, and in particular the comments from members, informed the Union's ongoing discussions with Nationwide. In response to our concerns the Divisional Directors for the Branch Network agreed to issue a further communication confirming the correct contractual and procedural position in respect of overtime and Saturday working. This was issued in early February and was helpful in enabling many employees to have constructive conversations with their managers about their working arrangements.

### **OVERTIME: SOME KEY FACTS 8TO8 CONTRACTS**

If you work Saturdays in addition to working your normal hours during the week you are contractually entitled to claim an overtime payment. You cannot be forced to take TOIL instead.

If you work Saturday as part of your normal working week you should have a set period of non-working time during the week.

You should not be expected to build up large balances of TOIL that you cannot take.

### **9TO5 CONTRACTS**

You are contractually entitled to an overtime payment for all Saturday working. You do not have to accept TOIL as an alternative. You should not be excluded from working Saturday's because you are "too expensive".

### **BRANCH ENERGISERS**

For most employees, branch energisers take place outside of contractual working hours and therefore attendance is strictly voluntary.

"Unfortunately, six months on, we are still hearing of changes being applied inappropriately because the correct contractual position is not properly understood or is being ignored," says Tim. "It is disappointing to come across cases where employment rights are not being respected, especially within an organisation that takes compliance with regulation so seriously.

We are continuing to talk to the business about the issues arising from overtime and Saturday working. This includes the development of rules that will convert TOIL to a payment if balances exceed a set limit. The Divisional Directors for both Regions are being very helpful in resolving individual issues and so I urge members to contact us if they are concerned about their working arrangements. We will publish further updates in Union Mail and on our website as matters are progressed."

### **SURVEY RESULTS WHAT YOU TOLD US**

- Most of you work extra hours
- Many are expected to start early and stay late
- Some of you are made to feel guilty if you claim overtime (OT) or choose not to attend an energiser
- Pressure is being applied to take TOIL instead of contractual OT
- Some BMs and CSMs are expected to work extra hours without OT or TOIL
- Some CSMs are not allowed to claim 'in-charge' payments
- It's often not possible to take all the TOIL that's built up
- TOIL balances are causing resourcing problems
- Fear of PIPs and being 'managed out' is still a concern for some
- Reduction in Saturday pay is causing financial difficulties
- Some of you said you're looking to leave or are taking a second jobs
- Many of you said that your 'goodwill' is now exhausted

*Update@Rapport magazine, Middleton Farmhouse, 37 Main Road, Middleton Cheney, Banbury, Oxfordshire OX17 2QT*



## POLICY WATCH

### HOLIDAYS & SICKNESS ABSENCE

If you are absent due to a prolonged illness you are still entitled to take your annual leave during your period of absence. This means re-designating your 'sick leave' as 'annual leave'. You must book your leave before the end of the calendar year.

The benefit to you is that you will be paid at 100% of your normal pay for the days booked as holiday rather than at the lower Prolonged Sickness Benefit (PSB) rate (75% of pay if you joined Nationwide before 1 Jan 2002 or 50% of pay if you joined after this date). You need to contact your manager and request your holiday as normal.

### EMERGENCY TIME OFF

As part of the recent launch of the HR Policy Point the time-off arrangements for dealing with emergency situations has been split into two different policies.

The new Emergency Time Off for Dependents Policy sets out how much time off you can request to deal with unexpected incidents or emergencies involving your dependents, for example if you need to organise alternative childcare arrangements at short notice. The policy allows you to take one or two days to deal with the issue and make new arrangements. If you need further time off you can request holiday or unpaid leave in agreement with your manager. You can find this policy in the Family Friendly category in the HR Policy Point.

The Domestic Leave policy allows you to take one day off to deal with emergency

situations such as a fire, flood or burglary in your home. If you are able to make arrangements to resolve the problem during the day, for example getting a burst water pipe mended, you are expected to attend work for the remainder of the day. There are more details of this and other types of leave in the Time Off for Other Reasons Policy in the Time Off Category in the HR Policy Point.

### UNFAIR DISMISSALS

The qualifying period for making a claim of unfair dismissal at an Employment Tribunal was changed from April 2012 – the period being extended from one year to two years. The change applies to workers who are employed after 1 April 2012. However, the change does not apply to situations such as discrimination or where dismissal results from whistleblowing activity or other protected rights, such as trade union activity, where the right to pursue a claim at Tribunal exists from day one of employment.

The change highlights the importance of seeking advice if you are faced with a potential dismissal situation – to ensure your eligibility to take a Tribunal Claim is properly assessed. NGSU members can get advice from our team of Individual Cases Officers and the Union will pay for legal advice and representation at Tribunals in appropriate cases. We urge all new employees to join the Union to ensure they have immediate access to these importance services if they need them.

## CONTACT US

**NGSU**  
Middleton Farmhouse  
37 Main Road  
Middleton Cheney  
Banbury  
Oxon  
OX17 2QT

**Phone: 01295 710767**  
**Fax: 01295 712580**

**email: [ngsu@ngsu.org.uk](mailto:ngsu@ngsu.org.uk)**

**Web: [www.ngsu.org.uk](http://www.ngsu.org.uk)**

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Steve Barnes

### GENERAL SECRETARY

Tim Poil

### ASSISTANT GENERAL SECRETARY (MEMBERS)

Marian Dean

### ASSISTANT GENERAL SECRETARY (SERVICES)

Tim Rose

### INDIVIDUAL CASES OFFICERS

Angela Needham (Northampton)  
Carol Hunter (North)  
Karin McKenzie (NH)  
Diana Allen (South & BAC)  
Ray Ponsford (Central/London)  
Derek Richards (NH)  
Jo Thomson (Central)

### REGIONAL BRANDS OFFICER

Karen Hughes

### REP SUPPORT OFFICER

Kerry Wagg

### ADMINISTRATION MANAGER

Juliet Harris

### BENEFIT SCHEMES

### RJW Legal Helpline:

0800 9169063

### Personal Injury:

0800 9169064

### NGSU Travel Club:

0800 9531 263

### IFS Life Insurance Helpline:

01453 755195



*Rapport*

[www.ngsu.org.uk](http://www.ngsu.org.uk)



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Tim Rose  
[trose@ngsu.org.uk](mailto:trose@ngsu.org.uk)

# update

## PRIZE DRAW RESULTS

### Prize Winners on Wednesday 7 December 2011

Prize	Chance	Sum	Winner	Branch/Department
1st	119351	£11,183	Simon Howell	Wolverhampton
2nd	118127	£5,000	Latoya Vogue	Walsall
3rd	109804	£2,000	Dorothy Snowdon	Customer Ops
4th	77878	£500	Amy Box	Ops Support
4th	83095	£500	Amanda Pursley	Redcar
4th	90538	£500	Donna Antonowicz	NAC

### Prize Winners on Wednesday 4 January 2012

Prize	Chance	Sum	Winner	Branch/Department
1st	106159	£11,177	Annette Hall	Sutton Coldfield
2nd	085780	£5,000	Lynda Brennan	Wallsend
3rd	120880	£2,000	Paula Wardner	Non Retail Planning
4th	119811	£500	Jennifer Thomas	Bolton
4th	100290	£500	Paula Leyden	Business Transformation
4th	081439	£500	Jonathan Coe	Mailroom and Scanning

### Prize Winners on Wednesday 1 February 2012

Prize	Chance	Sum	Winner	Branch/Department
1st	079627	£11,029	Anna Godding	Regulatory Risk
2nd	113562	£5,000	Darren Cronin	Canterbury (High Street)
3rd	118674	£2,000	Liam Kelly	Treasury Markets
4th	091985	£500	Jeanette Gallagher	Pension Fund Member
4th	076344	£500	Deborah James	Newport (Gwent)
4th	080088	£500	Christine Hateley	Member Service

### Prize Winners on Wednesday 7 March 2012

Prize	Chance	Sum	Winner	Branch/Department
1st	116698	£10,992	Denise Leavey	Winchester
2nd	075379	£5,000	Amanda Hoare	Pension Fund Member
3rd	084129	£2,000	Julie-Anne Hamill	Feltham
4th	102247	£500	Sarah Ball	Training
4th	087191	£500	Christine Bythway	Sandbach
4th	121366	£500	Patrick Lines	Solution Design - Trans Del

### Prize Winners on Wednesday 4 April 2012

Prize	Chance	Sum	Winner	Branch/Department
1st	106488	£10,930	David Miller	Customer Services Team 1
2nd	096273	£5,000	Tracey Shellard	Household Claims
3rd	098621	£2,000	Katrina Williams	Training
4th	087494	£500	Sheila Clipson	Pension Fund Member
4th	099242	£500	Simon Abbott	Dartford
4th	089971	£500	Jean Veare	Pension Fund Member

### Prize Winners on Wednesday 2 May 2012

Prize	Chance	Sum	Winner	Branch/Department
1st	099484	£10,783	Angela Evans	Pension Fund Member
2nd	093753	£5,000	Doreen Henderson	Pension Fund Member
3rd	104491	£2,000	Sarah Bentley	Financial Reconciliation 1
4th	115270	£500	Patsy-Ann Smith	Bedford
4th	091718	£500	Lisa Bull	Chelmsford
4th	109908	£500	Jennifer Newbold	Pension Fund Member

**TO ENTER THE DRAW OR INCREASE  
YOUR CHANCES OF WINNING,  
PLEASE CALL 01295 710767**

## DISCIPLINARY UPDATE

# EASE UP ON DISCIPLINE

Too many employees are being subjected to the stress and turmoil of the disciplinary process for making simple and genuine mistakes.

In the 12 months from March 2011 to Feb 2012, a total of 488 hearings were called with 'dismissal' set as the potential outcome (including 225 extensions of probation) at Nationwide. Of these, 144 resulted in dismissal.

But NGSU believes mistakes often arise from pressures at work; increasing demands and fewer resources – a recipe for mistakes – but not of the employee's making.

There seems to be a mindset in some quarters that mistakes must automatically trigger formal disciplinary action. Sometimes these hearings are set with the potential outcome of dismissal and the employee and their family have to live with the fear of losing their job while investigations are carried out. When the hearing is finally held and the full facts and mitigation are heard, the outcome may fall short of 'dismissal'. This is, of course, a relief for the individual but by this time they have been damaged by the process.

The mitigation that helps determine the outcome includes consideration of the employee's employment history (is it unblemished or is there a history of performance issues?) and the impact of the mistake eg has it resulted in a financial loss to the Society, a complaint, a sanction from a regulator or damage to the Nationwide's reputation? The Union maintains that the Society can make this assessment before deciding to call hearings at 'dismissal' and so set the hearing at the appropriate level or even decide that formal action is not needed. Why put an individual through the stress of potential 'dismissal' if it's not necessary?

Our experience is that the overwhelming majority of employees are devastated when they make a mistake and most learn from the experience and take steps to prevent any recurrence. The threat of dismissal on top this is often too much. It is damaging to the individual and even if the Society does not dismiss, good employees often end up leaving because all trust and confidence in the organisation has been lost.

We all make mistakes from time to time – it's just a fact of life. What matters is how we as individuals, and those around us, deal with those mistakes. We're calling on the Society to take a step back and take a more enlightened approach to the disciplinary process and help employees who make mistakes by applying constructive rather than destructive processes. We see the human cost of disciplinary action but there is a financial one too and reducing the number of hearings could help reduce costs – so it's a strategy that makes sense for everyone.

**If you are facing disciplinary proceedings, please call us for help and support on 01295 710767.**

## Income & Expenditure Account GENERAL FUND Year Ended 31 December 2011

	note	2011 £	2010 £
<b>Income:</b>			
Subscriptions		983,263	998,248
Other income	1	117,150	112,304
		<b>1,100,413</b>	<b>1,110,552</b>
<b>Expenditure:</b>			
Services to members	2	783,676	825,367
Meeting expenses	3	45,706	49,618
Administration expenses	4	99,142	110,489
Premises costs	5	31,080	31,466
Equipment costs	6	84,138	73,933
Depreciation		21,660	18,765
VAT recovered		[11,305]	[9,651]
		<b>1,054,097</b>	<b>1,099,987</b>
<b>Operating surplus for the year</b>		<b>46,316</b>	<b>10,565</b>
<b>Non operating items</b>	9	<b>1,500</b>	<b>[41,500]</b>
<b>Surplus/(defecit) for the year</b>		<b>47,816</b>	<b>30,935</b>
<b>Accumulated surplus brought forward</b>		<b>637,256</b>	<b>668,191</b>
<b>Transfer of engagements</b>	10	<b>117,340</b>	<b>-</b>
<b>Accumulated surplus carried forward</b>		<b>802,412</b>	<b>637,256</b>

## BALANCE SHEET at 31 December 2011

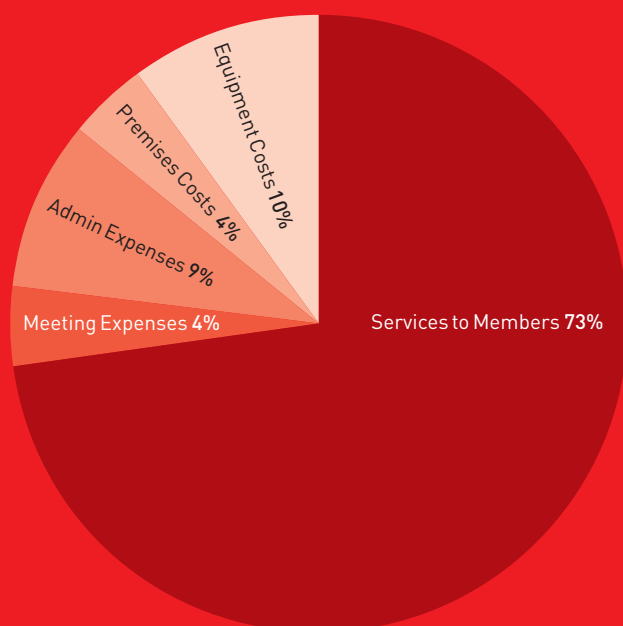
	note	2011 £	2010 £
<b>Fixed Assets</b>			
Tangible fixed assets	7	352,541	368,746
Fixed Asset Investment	8	150	-
<b>Current Assets</b>			
Debtors and prepayments		30,602	50,999
Cash at bank and in hand		552,739	314,986
		<b>583,341</b>	<b>365,985</b>
<b>Current Liabilities</b>			
Creditors and Accruals		(112,943)	(84,876)
<b>Net Current Assets</b>		<b>470,398</b>	<b>281,109</b>
		<b>823,089</b>	<b>649,855</b>
Represented by:			
<b>Accumulated Surplus</b>			
General Fund		802,412	637,256
Charitable Fund		20,677	12,599
		<b>823,089</b>	<b>649,855</b>

**T R Poil, General Secretary**  
**K Hart, Treasurer**  
Approved 21 March 2012

## Income & Expenditure Account CHARITABLE FUND Year Ended 31 December 2011

	2011 £	2010 £
<b>Income:</b>		
Transfer from David Hopkins Trust	9,751	-
Other Donations	377	-
	<b>10,128</b>	<b>-</b>
<b>Expenditure:</b>		
Donations	2,050	6,000
	<b>2,050</b>	<b>6,000</b>
<b>(Deficit)/Surplus for the Year</b>	<b>8,078</b>	<b>(6,000)</b>
<b>Accumulated Surplus Brought Forward</b>	<b>12,599</b>	<b>18,599</b>
<b>Accumulated Surplus Carried Forward</b>	<b>20,677</b>	<b>12,599</b>

## Union General Fund Expenditure Year Ended 31 December 2011



# Notes to the accounts

	2011 £	2010 £		
<b>1 OTHER INCOME</b>				
Advertising revenue	1,650	1,500		
Bank interest	2,213	2,258		
Draws and lotteries:				
Draw income	318,950	333,292		
Prizes awarded	(239,362)	(249,977)		
Insurance commission	12,221	14,881		
Rapport insurance	1,777	-		
Other commission	7,319	8,125		
Sundry income	12,382	2,225		
	<b>117,150</b>	<b>112,304</b>		
<b>2 SERVICES TO MEMBERS</b>				
Magazine costs	26,668	21,545		
Legal and professional	57,915	77,505		
TUC affiliation fee	30,509	31,454		
Postage	10,764	12,361		
Publications	6,791	8,194		
Staff costs	614,673	639,803		
Telephone	13,421	12,989		
Training	2,693	916		
Disciplinary and grievance meetings	12,499	14,316		
Website costs	7,743	6,284		
	<b>783,676</b>	<b>825,367</b>		
<b>3 MEETING EXPENSES</b>				
National Conference	13,069	17,500		
Area Council	2,590	4,904		
National Executive	3,702	3,497		
TUC Meetings	1,452	1,480		
Other meetings	24,893	22,237		
	<b>45,706</b>	<b>49,618</b>		
<b>4 ADMINISTRATION EXPENSES</b>				
Audit and accountancy	15,604	14,276		
Ballots	788	-		
Accountancy systems	8,985	6,383		
Bank and legal costs	9,573	12,096		
Printing and stationery	3,393	2,419		
Recruitment	-	3,664		
Staff costs	59,618	67,283		
Sundry expenses	1,181	4,368		
	<b>99,142</b>	<b>110,489</b>		
<b>5 PREMISES COSTS</b>				
Cleaning	5,116	4,598		
Insurance	3,332	3,187		
Rent and rates	12,928	13,273		
Repairs	1,392	1,051		
Utilities	6,453	7,104		
Flat expenses	1,859	2,253		
	<b>31,080</b>	<b>31,466</b>		
<b>6 EQUIPMENT COSTS</b>				
Maintenance and leasing				
Motor	55,447	50,532		
Office and computer	28,691	23,401		
	<b>84,138</b>	<b>73,933</b>		
<b>7. TANGIBLE FIXED ASSETS</b>				
	<b>Land &amp; Buildings</b>	<b>Office Equipment</b>	<b>Computer Equipment</b>	<b>Total Cost:</b>
At 1 January 2011	420,642	58,018	102,050	580,710
Additions	600	488	4,367	5,455
Disposals	-	-	-	-
At 31 December 2011	<b>421,242</b>	<b>58,506</b>	<b>106,417</b>	<b>586,165</b>
<b>ACCUMULATED DEPRECIATION</b>				
At 1 January 2011	80,018	47,002	84,944	211,964
Charge for the year	6,425	5,542	9,693	21,660
Relating to disposals	-	-	-	-
At 31 December 2011	<b>86,443</b>	<b>52,544</b>	<b>94,637</b>	<b>233,624</b>
<b>NET BOOK VALUE</b>				
At 31 December 2011	<b>334,799</b>	<b>5,962</b>	<b>11,780</b>	<b>352,541</b>
At 31 December 2010	340,624	11,016	17,106	368,746
<b>8 INVESTMENTS</b>				
	<b>Quoted securities</b>			
(a) Movement in year				
At 1 January 2011	-			
Movement in year	150			
At 31 December 2011	<b>150</b>			
(b) Market value		225		
<b>9 NON OPERATING ITEMS</b>				
Redundancy payments				(41,500)
Extraordinary income				47,500
NGSU web application			(46,000)	-
			<b>1,500</b>	<b>(41,500)</b>

Extraordinary income refers to the final settlement of the Portman/Smy case

## 10 TRANSFER OF ENGAGEMENTS

On 1 January 2011 the Staff Union Dunfermline Building Society transferred its engagements to Nationwide Group Staff Union.

On 1 September 2011 the One Union for Regional Staff (O.U.R.S) transferred its engagements to Nationwide Group Staff Union.

## INFORMATION TO BE PROVIDED TO MEMBERS UNDER THE TRADE UNION AND LABOUR RELATIONS (CONSOLIDATION) ACT 1992 (AMENDED)

Under the Trade Union and Labour Relations (Consolidation) Act 1992 (Amended), the Union is required to circulate all members with details of the salary and benefits provided to the General Secretary, the President and all members of the National Executive Committee. The President and members of the National Executive Committee do not receive any salary from the Union or any benefits. They are reimbursed for any expenditure incurred by them in the performance of their duties on behalf of the Union as is the General Secretary. The details in respect of the General Secretary are as follows:

Salary	£108,420
<b>Benefits:</b>	
Pension Contributions	£10,842
(The Union makes contributions of 10% of salary on behalf of all staff)	
Car allowance	£8,636

We are also required by the Trade Union and Labour Relations (Consolidation) Act 1992 (Amended) to circulate the following declaration to all members. The wording is as prescribed by the Act.

*"A member who is concerned that some irregularity may be occurring, or have occurred, in the conduct of the financial affairs of the union may take steps with a view to investigating further, obtaining clarification and, if necessary, securing regularisation of that conduct.*

*The member may raise any such concerns with such one or more of the following as it seems appropriate to raise it with: the officials of the union, the trustees of the property of the union, the auditor or auditors of the union, the Certification Officer (who is an independent officer appointed by the Secretary of State) and the police.*

*Where a member believes that the financial affairs of the union have been or are being conducted in breach of the law or in breach of rules of the union and contemplates bringing civil proceedings against the union or responsible officials or trustees, he should consider obtaining independent legal advice."*

## REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF THE NATIONWIDE GROUP STAFF UNION

We have audited the financial statements of the Nationwide Group Staff Union for the year ended 31 December 2011, set out on pages 3 to 9. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Union's members, as a body. Our audit work has been undertaken so that we might state to the Union's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Union and the Union's members as a body, for our audit

work, for this report, or for the opinions we have formed.

## Respective responsibilities of the Union's National Executive Committee and auditors

As explained more fully in the Statement of Responsibilities of the National Executive Committee on page 1, the Union's National Executive Committee is responsible for the preparation of financial statements which give a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

## Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the Union's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the Union's National Executive Committee; and the overall presentation of the financial statements.

## Opinion on financial statements

In our opinion the financial statements give a true and fair view of the state of the Union's affairs as at 31 December 2011 and of its income and expenditure for the year then ended.

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

We are required by the Trade Union and Labour Relations (Consolidation) Act 1992 (Amended) to report to you by exception in respect of the following matters if, in our opinion:

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

We have nothing to report to you in respect of the above matters.

HW FISHER & COMPANY  
Chartered Accountants  
Statutory Auditor

Dated: 21 March 2012

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

*This is an extract from the Accounts - a full report is available on request.*



We're delighted to launch the NGSU Dental Plan exclusively designed for NGSU Members and their families.

# The NGSU Dental Plan

**20%**  
discount  
on family  
members

**THIS PLAN WILL SAVE YOU MONEY ON COSTLY** trips to the dentist with outstanding levels of cover for you and all the family from as little as £2.20 a week, or £9.50 a month for the NHS plan.

You can choose NHS or private plans, with premiums to suit your budget – and the benefits are exceptional. The NHS plan for example, covers all of the NHS treatment bands at 100%, so if you had a Band 3 treatment which currently costs £209, you get £209 back! It really is that simple.

What's more, as a special offer, any family member who joins the plan will receive a 20% discount on the first year's premium.

You'll get cover for examinations, hygienist services, X-rays, fillings and extractions, root canal treatment, dentures and repairs – even crowns, bridges and white fillings. Add to that prescription charges, in-patient benefits, accidental damage, dental emergencies and oral cancer cover, and it adds up to a superb package.

Customer service is excellent and the claims process couldn't be easier – simply send in a valid receipt with your claim form and you'll normally be reimbursed within a few days.

This plan only covers new dental conditions meaning any existing work that you need won't be covered and there is a thirteen week qualifying period before you can make your first claim

**THE NGSU DENTAL PLAN**

- 100% refund of your dental bills back
- 20% discount on family members
- Affordable, value-for-money premiums
- NHS and Private cover options
- Generous annual maximum allowances
- Easy, efficient claims service

(12 months for dentures and dental repairs). If you haven't visited your dentist within the last 12 months, whilst you can still join, you will need to have any recommended treatments completed before you claim – from then on we will cover your costs up to the maximums.

**To find out more about the NGSU Dental Plan or to join please call 0800 437 0996 or go online [www.voluntarybenefits.co.uk/ngsu](http://www.voluntarybenefits.co.uk/ngsu)**

## The benefits of the NGSU Dental Plan

Benefits	NHS Patient plan	Private Patients Plan
Premium per person by direct debit	£9.50 per month	£21.00 per month
Examinations, Hygienist Services and X rays	NHS charges paid in full	Up to £85 per year*
Fillings, root canal treatments, extractions, crowns, bridges, dentures & repairs	NHS charges paid in full	Up to £345 per year*
Dental-related prescription items (per year)	6 items	6 items
In-patient cash per night	£25 per night Up to 25 nights per year	£55 per night up to 25 nights per year
Accidental Damage Treatment	£750	£1,660 per year
Dental emergency call out	-	£100 x 4 times per year*
Emergency treatment	-	£400
Oral Cancer cover	£6,500	£6,500

\*These benefits are doubled for Accidental Damage Treatment



# BOOK STAND

From local to global these books will alarm, inform and inspire

## ESCAPE FROM CAMP 14

**BLAINE HARDEN**

Shin Dong-hyuk was born inside Camp 14, one of five sprawling political prisons in the mountains of North Korea. Located north of Pyongyang, the labour camp is a 'complete control district,' a no-exit prison where the only sentence is life. Inmates work 12 to 15-hour days in the camp mining coal, building dams, sewing military uniforms until they are executed, killed in work-related accidents or die of illness that is usually triggered by hunger. No one born in Camp 14 or in any North Korean political prison camp has escaped until 26-year-old Shin. This is his remarkable, often harrowing, tale.



## THE WOMAN WHO WENT TO BED FOR A YEAR

**SUE TOWNSEND**

When her twins leave for university, Eva climbs into bed and stays there. Her husband Dr Brian Beaver, is an astronomer, who divides his time between gazing at the expanding universe, an unsatisfactory affair with his colleague, Titania, and mooching in his shed. Word of Eva's refusal to get out of bed quickly spreads and though the world keeps intruding, it is from the confines of her bed that Eva at last begins to understand freedom. This funny and touching novel is about what happens when someone stops being the person everyone wants them to be.



## CAPITAL

**JOHN LANCHESTER**

Pepys Road: an ordinary street in the Capital. Each house has seen its fair share of first steps and last breaths, and plenty of laughter in between and this novel follows a cast of characters from the street. There's Roger Yount, who has a powerful job in the City and an annual bonus of a million - but with second homes and nannies to maintain, he's not sure he can get by without it. Meanwhile Zbigniew has come from Warsaw to indulge the super-rich in their interior decoration whims. Freddy Kano, teenage football sensation, has left a two-room shack in Senegal to follow his dream. And traffic warden Quentina has exchanged the violence of the police in Zimbabwe for the violence of the enraged middle classes. For them all, this city offers the chance of a different kind of life.



## RUNNING WITH THE KENYANS

**ADHARANAND FINN**

A must for those looking forward to the Olympics, this book follows the author who, after years of watching Kenyan athletes win the world's biggest races, set out to discover just what it was that made them so fast - and to see if he could keep up. Packing up his family (and his running shoes), he moved from Devon to the small town of Iten, in Kenya, home to hundreds of the country's best athletes, where he lived alongside runners, eating with and training with them, interviewing their coaches, finally joining the best of the athletes in his first marathon across the Kenyan plains.



## PRIZE WORDSEARCH



# WIN CINEMA TICKETS

Filmology have donated four vouchers for adult tickets at Cineworld (valid for all 2D films for six months). Two lucky winners will receive two tickets each. Completed entries should be sent to Middleton Cheney by 27 July 2012 with your name and membership number filled in below.

J	Q	Z	O	J	A	V	E	L	I	N	A
R	U	I	S	I	L	V	E	R	E	A	T
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W	T	V	O	H	I	H	E	K	U	E	L
I	O	D	D	H	M	M	N	K	L	V	E
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B	U	U	N	D	S	W	T	L	A	Q	Q
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I	C	E	R	E	M	O	N	Y	D	A	K
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| LONDON   | ATHLETICS  | JUDO       |
| TORCH    | BOXING     | ROWING     |
| CEREMONY | CYCLING    | TAEKWONDO  |
| GOLD     | EQUESTRIAN | WENLOCK    |
| SILVER   | FENCING    | MANDEVILLE |
| BRONZE   | JAVELIN    |            |

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Membership number

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