



NATIONWIDE GROUP STAFF UNION

ACCOUNTS

YEAR ENDED 31 DECEMBER 2019



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NATIONWIDE GROUP STAFF UNION

ACCOUNTS

YEAR ENDED 31 DECEMBER 2019

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STATEMENT OF RESPONSIBILITIES OF THE NATIONAL EXECUTIVE COMMITTEE

The legislation relating to trade unions requires the Union to submit a return for each calendar year to the Certification Officer. This return contains accounts which must give a true and fair view of the state of affairs of the Union at the year end and of its transactions for the year then ended. The accounts set out on the following pages have been prepared on the same basis and are used to complete the return to the Certification Officer.

In relation to the Nationwide Group Staff Union these requirements to prepare accounts that give a true and fair view is the responsibility of the National Executive Committee. The National Executive Committee is responsible for preparing the accounts in accordance with applicable law and the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). In so doing the National Executive Committee is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed.
- Prepare the accounts on the going concern basis unless it is inappropriate to do so.

The National Executive Committee is responsible for keeping proper accounting records and establishing and maintaining a satisfactory system of control over its records and transactions in order to comply with the Trade Union and Labour Relations (Consolidation) Act 1992 (Amended). They are also responsible for safeguarding the assets of the Union and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Opinion

We have audited the financial statements of the Nationwide Group Staff Union (“The Union”) for the year ended 31 December 2019 which comprise the Income and Expenditure account, the Statement of Comprehensive Income, the Balance Sheet, the Statement of Changes in Equity, the Statement of Cash Flows and notes to the financial statements, including a summary of the 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 31 December 2019 and of its income and expenditure for the year then ended; and
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Union in accordance with the ethical requirements that are relevant to the audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISA's (UK) require us to report to you where:

- The National Executive Committee's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The National Executive Committee has not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Union's ability to continue to adopt a going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The National Executive Committee is responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion of the financial statements does not cover the other information and, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information we are required to report that fact.

We have nothing to report in this regard.

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

Matters on which we are required to report by exception

The Trade Union and Labour Relations (Consolidation) Act 1992 (Amended) requires us to report to you if, in our opinion:

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

We have nothing to report in this regard.

Responsibilities of the National Executive Committee

As explained more fully in the Statement of Responsibilities of the National Executive Committee, the National Executive Committee is responsible for the preparation of financial statements and being satisfied that they give a true and fair view, and for such internal control as the National Executive Committee determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the National Executive Committee is responsible for assessing the Union's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the National Executive Committee either intends to liquidate the Union or to cease operations, or 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 issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report to the members of The Union

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



HW FISHER
Chartered Accountants
Statutory Auditor

Date: 14 July 2020

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

NATIONWIDE GROUP STAFF UNION

INCOME AND EXPENDITURE ACCOUNT

COMBINED FUNDS

YEAR ENDED 31 DECEMBER 2019

		2019	2018
	Note	£	£
INCOME:			
Subscriptions		1,338,733	1,326,481
Other operating income	1	121,304	126,824
Charitable donations received (see page 6)		715	-
		<u>1,460,752</u>	<u>1,453,305</u>
EXPENDITURE			
Services to members	2	1,057,699	997,967
Meeting expenses	3	94,137	108,357
Administration expenses	4	144,396	135,327
Premises and equipment costs	5	134,566	136,934
Donations (see page 6)		7,030	6,500
		<u>1,437,828</u>	<u>1,385,085</u>
OPERATING SURPLUS		<u>22,924</u>	<u>68,220</u>
UNREALISED (LOSS) ON INVESTMENTS		(1,865)	(11,233)
COMPREHENSIVE RESULT FOR THE YEAR		<u>21,059</u>	<u>56,987</u>
RESERVES BROUGHT FORWARD		1,475,375	1,418,388
RESERVES CARRIED FORWARD		<u>1,496,434</u>	<u>1,475,375</u>

NATIONWIDE GROUP STAFF UNION

INCOME AND EXPENDITURE ACCOUNT

GENERAL FUND

YEAR ENDED 31 DECEMBER 2019

		2019	2018
	Note	£	£
INCOME:			
Subscriptions		1,338,733	1,326,481
Other operating income	1	121,304	126,824
		<u>1,460,037</u>	<u>1,453,305</u>
EXPENDITURE			
Services to members	2	1,057,699	997,967
Meeting expenses	3	94,137	108,357
Administration expenses	4	144,396	135,327
Premises and equipment costs	5	134,566	136,934
		<u>1,430,798</u>	<u>1,378,585</u>
OPERATING SURPLUS		<u>29,239</u>	<u>74,720</u>
UNREALISED (LOSS) ON INVESTMENTS	8	(1,865)	(11,233)
COMPREHENSIVE RESULT FOR THE YEAR		<u>27,374</u>	<u>63,487</u>
RESERVES BROUGHT FORWARD		1,467,994	1,404,507
TRANSFER TO THE CHARITABLE FUND		(5,000)	-
RESERVES CARRIED FORWARD		<u>1,490,368</u>	<u>1,467,994</u>

NATIONWIDE GROUP STAFF UNION
INCOME AND EXPENDITURE ACCOUNT
CHARITABLE FUND

	2019 £	2018 £
INCOME:		
Donations received	715	-
Transfer from General Fund	5,000	-
	<u>5,715</u>	<u>-</u>
EXPENDITURE		
Donations made	7,030	6,500
	<u>7,030</u>	<u>6,500</u>
COMPREHENSIVE RESULT FOR THE YEAR	(1,315)	(6,500)
RESERVES BROUGHT FORWARD	7,381	13,881
RESERVES CARRIED FORWARD	<u><u>6,066</u></u>	<u><u>7,381</u></u>

NATIONWIDE GROUP STAFF UNION

BALANCE SHEET

YEAR ENDED 31 DECEMBER 2019

		2019	2018
	Note	£	£
FIXED ASSETS			
Tangible fixed assets	6	206,262	209,626
Intangible fixed assets	7	19,250	16,187
Fixed Asset Investments	8	968,106	869,971
CURRENT ASSETS			
Debtors and prepayments	9	31,168	28,022
Cash at bank and in hand		396,502	500,011
		<u>427,670</u>	<u>528,033</u>
CURRENT LIABILITIES			
Creditors and accruals	10	(124,854)	(148,442)
NET CURRENT ASSETS		<u>302,816</u>	<u>379,591</u>
		<u>1,496,434</u>	<u>1,475,375</u>
RESERVES			
General Fund		1,490,368	1,467,994
Charitable Fund		6,066	7,381
		<u>1,496,434</u>	<u>1,475,375</u>

Represented by :

T ROSE

GENERAL SECRETARY

S DALY

TREASURER

Approved:

30 June 2020

NATIONWIDE GROUP STAFF UNION

CASH FLOW STATEMENT

YEAR ENDED 31 DECEMBER 2019

		2019	2018
	Note	£	£
CASH FLOWS FROM OPERATING ACTIVITIES			
Operating surplus		22,924	68,220
Adjustments for:			
Amortisation of intangible fixed assets		7,499	4,408
Depreciation of tangible fixed assets		10,574	10,326
(Increase)/Decrease in trade and other receivables		(3,146)	3,593
(Decrease)/Increase in trade and other payables		(23,588)	40,351
NET CASH GENERATED FROM OPERATING ACTIVITIES		<u>14,263</u>	<u>126,898</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchases of tangible fixed assets		(14,879)	(20,841)
Disposal of tangible fixed assets		7,669	8,214
Purchases of intangible fixed assets		(10,562)	(16,883)
Purchase of investments		(100,000)	(150,000)
NET CASH FROM INVESTING ACTIVITIES		<u>(117,772)</u>	<u>(179,510)</u>
NET CHANGE IN CASH AND CASH EQUIVALENTS		<u>(103,509)</u>	<u>(52,612)</u>
Cash and cash equivalents at beginning of year		500,011	552,623
CASH AND CASH EQUIVALENTS AT END OF YEAR	12	<u><u>396,502</u></u>	<u><u>500,011</u></u>

NATIONWIDE GROUP STAFF UNION

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2019

Accounting Convention

The accounts have been prepared under the historical cost convention and follow all applicable Accounting Standards.

These financial statements for the year ended 31 December 2019 are prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland.

The financial statements are prepared in sterling, which is the functional currency of the Union. Monetary amounts in these financial statements are rounded to the nearest £.

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

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

Going Concern

As stated in note 14, the National Executive Committee has considered the effect of the Covid-19 outbreak. The National Executive Committee considers that the outbreak is likely to cause a minor level of disruption to the Union's business. However, the National Executive Committee is confident that the Union can continue as a going concern for a period of at least twelve months from the date of approval of these financial statements. The National Executive Committee has a reasonable expectation that the Union has adequate resources to continue in operation for the foreseeable future.

Subscriptions

Subscriptions are accounted for on an accruals basis.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term investments with original maturities of three months or less, and bank overdrafts.

Basic financial assets

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

NATIONWIDE GROUP STAFF UNION

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2019

Other financial assets

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

The investment property has been valued internally by the National Executive Committee.

Basic financial liabilities

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

Commission Income

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

Defined Contributions Pension Plan

Contained within administrative and service to member staff costs are fully paid defined pension contributions totalling £111,304.

Termination Benefits

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

Depreciation

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

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

NATIONWIDE GROUP STAFF UNION

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2019

Intangible Fixed assets - Website

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

National Conference

The costs of the biennial National Conference are accounted for over two years by providing for in advance and not solely in the year that the National Conference occurs.

Current Taxation

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

Deferred Taxation

Deferred tax liabilities arise in relation to the difference between the fair value of properties and investments and their original cost less any indexation applicable.

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

The Union has adopted a reinvestment policy whereby all realised proceeds on disposal of properties and investments are reinvested into other chargeable assets, thereby eliminating any current tax liability and thereby the need for the recognition of a deferred tax liability. Where the proceeds are not fully reinvested no current tax liability is considered likely to arise due to expenditure on provident benefits exceeding any chargeable gains that might arise.

Judgements and Key Sources of Estimation Uncertainty

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

NATIONWIDE GROUP STAFF UNION

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2019

As at 31 December 2019 the carrying amounts of the following assets and liabilities were subject to judgement or to estimation uncertainty:

- Reliable estimates of the fair value of unlisted investments are not available and thus they are valued on the basis of the latest purchase offer.
- The fair value of the Union's investment property cannot be directly observed and thus it is valued as per the publicly available market value at the time.

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2019

1	OTHER OPERATING INCOME	2019	2018
		£	£
	<u>Other Income</u>		
	Advertising revenue	1,500	-
	Bank interest	1,656	1,651
	Overstatement of bank interest in previous years	-	-
	Draws and lotteries:		
	Draw income	367,486	360,057
	Prizes awarded	(275,648)	(270,021)
	Insurance commission	14,298	20,286
	Other commission	3,523	3,224
	Overstatement of commission in previous years	-	-
		<u>112,815</u>	<u>115,197</u>
	<u>Investment Income</u>		
	Flat rental	5,299	9,826
	Dividend income	3,190	1,801
		<u>8,489</u>	<u>11,627</u>
		<u>121,304</u>	<u>126,824</u>
2	SERVICES TO MEMBERS	2019	2018
		£	£
	Magazine costs	39,746	37,811
	Legal and professional	46,560	31,175
	TUC affiliation fee	36,179	35,259
	Postage	8,703	10,108
	Publications	3,297	3,101
	Staff costs	892,434	842,366
	Telephone	15,713	14,226
	Training	5,656	6,167
	Disciplinary and grievance meetings	11,624	9,461
	Website costs	10,726	19,954
	VAT Recovered	(21,165)	(18,818)
	Members benefits	8,226	7,157
		<u>1,057,699</u>	<u>997,967</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2019

3	MEETING EXPENSES	2019 £	2018 £
	National Conference	30,642	35,000
	Area Council	26,177	28,529
	National Executive	5,772	7,476
	TUC Meetings	2,628	3,286
	Other meetings	28,918	34,066
		<u>94,137</u>	<u>108,357</u>
4	ADMINISTRATION EXPENSES	2019 £	2018 £
	Audit and accountancy	26,400	25,200
	Ballots	13,550	10,770
	Accountancy systems	5,621	4,421
	Bank and legal costs	4,268	4,175
	Printing and stationery	2,210	4,781
	Staff costs	87,563	83,936
	Sundry expenses	4,784	2,044
		<u>144,396</u>	<u>135,327</u>
5	PREMISES AND EQUIPMENT COSTS	2019 £	2018 £
	PREMISES COSTS		
	Cleaning	6,302	6,583
	Insurance	3,965	4,189
	Rent and rates	13,125	12,444
	Repairs	4,286	8,326
	Utilities	4,978	5,894
	Flat expenses	1,157	1,561
		<u>33,813</u>	<u>38,997</u>
	EQUIPMENT COSTS		
	Maintenance and leasing		
	Motor	43,150	43,978
	Office and computer	31,861	31,258
		<u>75,011</u>	<u>75,236</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2019

5 PREMISES AND EQUIPMENT COSTS (CONTINUED)

DEPRECIATION	18,243	18,293
AMORTISATION	7,499	4,408
	<u>134,566</u>	<u>136,934</u>

6 TANGIBLE FIXED ASSETS

	Land and buildings £	Office equipment £	Computer and software £	Total £
COST				
At 1 January 2019	282,203	46,983	160,896	490,082
Additions	-	290	14,589	14,879
Disposals	-	-	(7,669)	(7,669)
At 31 December 2019	<u>282,203</u>	<u>47,273</u>	<u>167,816</u>	<u>497,292</u>
ACCUMULATED DEPRECIATION				
At 1 January 2019	91,552	37,387	151,517	280,456
Charge for the year	3,644	3,507	11,092	18,243
Relating to disposals	-	-	(7,669)	(7,669)
At 31 December 2019	<u>95,196</u>	<u>40,894</u>	<u>154,940</u>	<u>291,030</u>
NET BOOK VALUE				
At 31 December 2019	<u>187,007</u>	<u>6,379</u>	<u>12,876</u>	<u>206,262</u>
<i>At 31 December 2018</i>	<u>190,651</u>	<u>9,596</u>	<u>9,379</u>	<u>209,626</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2019

7 *INTANGIBLE FIXED ASSETS*

	Website
COST	£
At 1 January 2019	29,183
Additions	10,562
At 31 December 2019	<u>39,745</u>
 AMORTISATION	
At 1 January 2019	12,996
Charge for the year	7,499
At 31 December 2019	<u>20,495</u>
 NET BOOK VALUE	
<i>At 31 December 2019</i>	<u>19,250</u>
 <i>At 31 December 2018</i>	<u>16,187</u>

8 *INVESTMENTS*

	Equity Investments £	Investment Property £	Total £
Market Value at 1 January 2019	662,971	207,000	869,971
Acquisitions at cost	100,000	-	100,000
Change in value in the year	49,135	(51,000)	(1,865)
 Market Value at 31 December 2019	<u>812,106</u>	<u>156,000</u>	<u>968,106</u>

9 *DEBTORS*

	2019 £	2018 £
Other debtors	-	-
Prepayments	31,168	28,022
	<u>31,168</u>	<u>28,022</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2019

10 CREDITORS

	2019	2018
	£	£
Other creditors	85,699	69,408
Taxes & social security costs	24,255	22,890
Accruals & deferred income	14,900	56,144
	<u>124,854</u>	<u>148,442</u>

11 FINANCIAL COMMITMENTS

At 31 December 2019 the union was committed to making the following payments under non-cancellable operating leases in the year to 31 December 2020:

	2019	2018
	£	£
Operating leases which expire:		
Within one year	11,081	25,621
Between two and five years	<u>7,008</u>	<u>9,329</u>

12 COMPONENTS OF CASH AND CASH EQUIVALENTS

	2019	2018
	£	£
Cash	396,502	500,011
Overdraft	-	-
Cash equivalents	-	-
	<u>396,502</u>	<u>500,011</u>

13 CONTROLLING INTEREST

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

14 POST BALANCE SHEET EVENTS

The National Executive Committee has considered the effect of the Covid-19 outbreak that has been spreading throughout the world in early 2020 on the Union's activities. This outbreak is likely to cause a minor level of disruption to the Union's business in 2020. The outlook for 2020 remains positive with an increase in membership over the first 5 months of the year. The Union has implemented strategies to counterattack any reduction of income they may face in 2021.



**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	£137,664
Benefits:	
Pension Contributions (The Union makes contributions of 15% of salary on behalf of all staff)	£20,650
Car and other allowances	£10,175

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."