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FORM AR21

Trade Union and Labour Relations (Consolidation) Act 1992

ANNUAL RETURN FOR A TRADE UNION

Name of Trade Union:	Accord
Year ended:	31 st December 2009
List no:	5887
Head or Main Office:	Accord Simmons House 46 Old Bath Road Charvil Reading Berkshire RG10 9QR
Has the address changed during the year to which the return relates?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
General Secretary:	Ged Nichols
Telephone Number:	01189 341 808
Contact name for queries regarding the completion of this return:	Paula Tegg
Telephone Number:	01189 341 808
E-mail:	Paula.tegg@AccordHQ.org

PLEASE FOLLOW THE GUIDANCE NOTES IN THE COMPLETION OF THIS RETURN.

Any difficulties or problems in the completion of this return should be directed to the Certification Officer as below or by telephone to: 020 7210 3734

The address to which returns and other documents should be sent are:

For Unions based in England and Wales:
Certification Office for Trade Unions and Employers' Associations
22nd Floor, Euston Tower, 286 Euston Road, London NW1 3JJ

For Unions based in Scotland:
Certification Office for Trade Unions and Employers' Associations
Melrose House, 69a George Street, Edinburgh EH2 2JG



(Revised March 2009)

RETURN OF MEMBERS

(see notes 10 and 11)

	NUMBER OF MEMBERS AT THE END OF THE YEAR				
	Great Britain	Northern Ireland	Irish Republic	Elsewhere Abroad (including Channel Islands)	TOTALS
MALE	9,029	981	22	16	10,048
FEMALE	19,691	962	75	27	20,755
TOTAL	28,720	1,943	97	43	A 30,803

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

-

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

30,803

OFFICERS IN POST

(see note 12)

Please attach as an annexe to this form a complete list of all officers in post at the end of the year to which this form relates, with the title of each persons office.

RETURN OF CHANGE OF OFFICERS

Please complete the following to record any changes of officers during the twelve months covered by this return.

Title of Office	Name of Officer ceasing to hold office	Name of Officer Appointed	Date
PEC Member	Carol Jess	N/A	July 2009

State whether the union is:

a. A branch of another trade union?

Yes

No

If yes, state the name of that other union:

N/A

b. A federation of trade unions?

Yes

No

If yes, state the number of affiliated unions:

N/A

and names:

N/A

Accord

Year ended 31 December 2009

Officers in post at year end

Marilyn Morris	President
Chris Goldthorpe	Vice President
Pricilla Christmas	Vice President
Ged Nichols	General Secretary
Clive Webster	Deputy General Secretary

Peter Scott	Trustee
Jim Searle	Trustee
Rodney Grainger	Trustee

Julian Bickerstaff	Principal Executive Council member
Thomas Harrison	Principal Executive Council member
Carol Knowles	Principal Executive Council member
Isabel McNicoll	Principal Executive Council member
Linda Nemeth	Principal Executive Council member
Nancy Timms	Principal Executive Council member
John McGrath	Principal Executive Council member
Doug Scott	Principal Executive Council member
Carley Anderson	Principal Executive Council member
Thomas Bell	Principal Executive Council member

David Arthur	Principal Executive Council co-opted
Joan Bland	Principal Executive Council co-opted
Diane Robinson	Principal Executive Council co-opted
Lorraine Eastall	<i>Principal Executive Council co-opted</i>
David Hartley	Principal Executive Council co-opted

GENERAL FUND

(see notes 13 to 18)

	£	£
INCOME		
From Members: Contributions and Subscriptions		2,458,740
From Members: Other income from members (specify)		
Subscription prize draw	279,425	
Total other income from members		279,425
Total of all income from members		2,738,165
Investment income (as at page 13)		32,607
Other Income		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)	5,335	
Total of other income (as at page 4)		5,335
	TOTAL INCOME	2,776,107
EXPENDITURE		
Benefits to members (as at page 5)		200,019
Administrative expenses (as at page 10)		2,356,930
Federation and other bodies (specify)		-
Total expenditure Federation and other bodies		-
Taxation		
	TOTAL EXPENDITURE	2,556,949
	Surplus (deficit) for year	219,158
	Amount of general fund at beginning of year	3,280,194
	Amount of general fund at end of year	3,499,352

ANALYSIS OF INCOME FROM FEDERATION AND OTHER BODIES AND OTHER INCOME

(see notes 19 and 20)

DESCRIPTION	£	£
Federation and other bodies		
TOTAL FEDERATION AND OTHER BODIES		
Other income Other income	5,335	
TOTAL OTHER INCOME		5,335
TOTAL OF ALL OTHER INCOME		5,335

ANALYSIS OF BENEFIT EXPENDITURE SHOWN AT GENERAL FUND

(see notes 21 to 23)

	£		£
Representation – Employment Related Issues Legal fees	23,194	brought forward Education and Training services	118,061
Representation – Non Employment Related Issues		Negotiated Discount Services	
Communications		Salary Costs	
Advisory Services			
Tax and Pension advice line	76,667		
Legal advice line	18,200		
Dispute Benefits		Other Benefits and Grants (specify)	
		Death benefit	3,900
		Personal accident protection	70,294
		Membership cards	1,626
		Benevolent fund	135
		William Wright memorial fund	6,003
Other Cash Payments			
carried forward	118,061	Total (should agree with figure in General Fund)	200,019

(See notes 24 and 25)

FUND 4		Fund Account	
Name:		£	£
Income			
From members			
Investment income (as at page 12)			
Other income (specify)			
	Total other income as specified		
	Total Income		
Expenditure			
Benefits to members			
Administrative expenses and other expenditure (as at page 10)			
	Total Expenditure		
	Surplus (Deficit) for the year		
	Amount of fund at beginning of year		
	Amount of fund at the end of year (as Balance Sheet)		
	Number of members contributing at end of year		

FUND 5		Fund Account	
Name:		£	£
Income			
From members			
Investment income (as at page 12)			
Other income (specify)			
	Total other income as specified		
	Total Income		
Expenditure			
Benefits to members			
Administrative expenses and other expenditure (as at page 10)			
	Total Expenditure		
	Surplus (Deficit) for the year		
	Amount of fund at beginning of year		
	Amount of fund at the end of year (as Balance Sheet)		
	Number of members contributing at end of year		

(see notes 26 to 31)

POLITICAL FUND ACCOUNT 1		To be completed by trade unions which maintain their own fund	
		£	£
Income	Members contributions and levies		
	Investment income (as at page 12)		
	Other income (specify)		
	Total other income as specified		
	Total income		
Expenditure	Expenditure under section 82 of the Trade Union and Labour Relations (Consolidation) Act 1992 (specify)		
	Administration expenses in connection with political objects (specify)		
	Non-political expenditure		
	Total expenditure		
	Surplus (deficit) for year		
	Amount of political fund at beginning of year		
	Amount of political fund at the end of year (as Balance Sheet)		
	Number of members at end of year contributing to the political fund		
	Number of members at end of the year not contributing to the political fund		
	Number of members at end of year who have completed an exemption notice and do not therefore contribute to the political fund		

POLITICAL FUND ACCOUNT 2		To be completed by trade unions which act as components of a central trade union	
		£	£
Income	Contributions and levies collected from members on behalf of central political fund		
	Funds received back from central political fund		
	Other income (specify)		
	Total other income as specified		
	Total income		
Expenditure	Expenditure under section 82 of the Trade Union and Labour Relations (Consolidation) Act 1992 (specify)		
	Administration expenses in connection with political objects (specify)		
	Non-political expenditure		
	Total expenditure		
	Surplus (deficit) for year		
	Amount held on behalf of trade union political fund at beginning of year		
	Amount remitted to central political fund		
	Amount held on behalf of central political fund at end of year		
	Number of members at end of year contributing to the political fund		
	Number of members at end of the year not contributing to the political fund		
	Number of members at end of year who have completed an exemption notice and do not therefore contribute to the political fund		

ANALYSIS OF ADMINISTRATIVE EXPENSES AND OTHER OUTGOINGS EXCLUDING AMOUNTS CHARGED TO POLITICAL FUND ACCOUNTS

(see notes 32 and 33)

	£
Administrative Expenses	
Remuneration and expenses of staff	948,642
Salaries and Wages included in above	£948,642
Auditors' fees	23,480
Legal and Professional fees	43,773
Occupancy costs	9,570
Stationery, printing, postage, telephone, etc.	59,234
Expenses of Executive Committee (Head Office)	
Partnership related expenditure	23,593
Other administrative expenses (specify)	
Insurance	9,138
Members meeting and travel expenses	234,734
Motor expenses	8,267
Vehicle leasing	12,809
HQ Staff meeting and travel expenses	180,200
Campaigns and publishing	103,669
Training	24,645
Affiliation fees	171,718
Maintenance repairs and decorations	80,189
Sundry expenses	10,534
Depreciation	13,312
Bank charges	6,446
Non-claimable VAT	70,436
Donations	20,895

Other Outgoings

Interest payable:

Bank loans (including overdrafts)

Mortgages

Other loans

Taxation

Outgoings on land and buildings (specify)

Other outgoings (specify)

Unrealised (gain)/loss on foreign exchange

Subscription draw

Provision for diminution

4,755

845

(3,954)

150,000

150,000

Total

Charged to:

General Fund (Page 3)

Fund (Account)

Fund (Account)

Fund (Account)

Fund (Account)

Total

2,356,930

2,356,930

BALANCE SHEET as at

31st December 2009

(see notes 47 to 50)

Previous Year		£	£
158,418	Fixed Assets (at page 14)	148,088	
	Investments (as per analysis on page 15)		
3,062,181	Quoted (Market value £3,626,184)	3,213,266	
	Unquoted		
3,220,599	Total Investments		3,361,354
	Other Assets		
	Loans to other trade unions		
159,262	Sundry debtors	141,894	
369,749	Cash at bank and in hand	458,165	
	Income tax to be recovered		
	Stocks of goods		
	Others (specify)		
529,011	Total of other assets		600,059
3,749,610	TOTAL ASSETS		3,961,413
	Fund (Account)		
	Fund (Account)		
	Fund (Account)		
	Superannuation Fund (Account)		
	Political Fund (Account)		
	Revaluation Reserve		
	LIABILITIES		
	Amount held on behalf of central trade union political fund		
	Loans: From other trade unions		
	Loans: Other		
	Bank overdraft		
	Tax payable		
48,910	Sundry creditors		26,093
242,589	Accrued expenses		278,311
	Provisions		
177,967	Other liabilities – loan from Unity Trust		157,657
	TOTAL LIABILITIES		462,061
469,466	TOTAL ASSETS		3,499,352

FIXED ASSETS ACCOUNT

(see notes 51 to 55)

	Land and Buildings		Furniture and Equipment £	Motor Vehicles £	Not used for union business £	Total £
	Freehold £	Leasehold £				
Cost or Valuation						
At start of year	254,360		437,976			692,336
Additions			2,982			2,982
Disposals						
Revaluation/Transfers						
At end of year	254,360		440,958			695,318
Accumulated Depreciation						
At start of year	120,955		412,963			533,918
Charges for year	5,087		8,225			13,312
Disposals						
Revaluation/Transfers						
At end of year	126,042		421,188			547,230
Net book value at end of year	19,770		128,318			148,088
Net book value at end of previous year	25,013		133,405			158,418

ANALYSIS OF INVESTMENTS

(see notes 56 and 57)

QUOTED	All Funds Except Political Funds £	Political Fund £
Equities (e.g. Shares)		
Lloyds Banking Group Ordinary Shares	213,266	
Government Securities (Gilts)		
Other quoted securities (to be specified)		
Prudential Prudence Bond	200,000	
AXA Investment Bond	550,000	
AVIVA Investment Bond	250,000	
Standard Life Investment Bond	250,000	
Insight Liquidity Fund	500,000	
Skandia Life Bond	250,000	
Legal & General Bond	250,000	
Aegon Scottish Equitable Bonds	500,000	
Sterling Investment Bond	250,000	
 TOTAL QUOTED (as Balance Sheet)	 3,213,266	
Market Value of Quoted Investment	3,626,184	
 UNQUOTED		
Equities		
Government Securities (Gilts)		
Mortgages		

Bank and Building Societies

Other unquoted investments (to be specified)

TOTAL UNQUOTED (as Balance Sheet)

Market Value of Unquoted Investments

ANALYSIS OF INVESTMENT INCOME (CONTROLLING INTERESTS)

(see notes 58 and 59)

Does the union, or any constituent part of the union, have a controlling interest in any limited company?		YES <input type="checkbox"/>	NO <input checked="" type="checkbox"/>
If YES name the relevant companies:			
COMPANY NAME	COMPANY REGISTRATION NUMBER (if not registered in England & Wales, state where registered)		
Are the shares which are controlled by the union registered in the names of the union's trustees?		YES <input type="checkbox"/>	NO <input checked="" type="checkbox"/>
If NO, state the names of the persons in whom the shares controlled by the union are registered.			
COMPANY NAME	NAMES OF SHAREHOLDERS		

SUMMARY SHEET

(see notes 60 to 71)

	All funds except Political Funds £	Political Funds £	Total Funds £
INCOME			
From Members	2,738,165		2,738,165
From Investments	32,607		32,607
Other Income (including increases by revaluation of assets)	5,335		5,335
Total Income	2,776,107		2,776,107
EXPENDITURE (including decreases by revaluation of assets)	2,556,949		2,556,949
Total Expenditure	2,556,949		2,556,949
Funds at beginning of year (including reserves)	3,280,194		3,280,194
Funds at end of year (including reserves)	3,499,352		3,499,352
ASSETS			
Fixed Assets			148,088
Investment Assets			3,213,266
Other Assets			600,059
		Total Assets	3,961,413
LIABILITIES		Total Liabilities	462,061
NET ASSETS (Total Assets less Total Liabilities)			3,499,352

NOTES TO THE ACCOUNTS

(see notes 72 and 73)

All notes to the accounts must be entered on or attached to this part of the return.

See attached

ACCORD

NOTES ON FINANCIAL STATEMENTS

31 DECEMBER 2009

1. Constitution

The Union was formed on 1st August 1977. Membership is open to all employees of HBOS Plc and its subsidiary companies. The Union represents the interests of its members in all matters relating to HBOS Plc.

The Union is registered as a trade union and has received its Certificate of Independence under Section 8(5)(c) of the Employment Protection Act 1975 as extended by the Trade Union Act 1984 and any statutory modification thereof.

2. Statement of accounting policies

The financial statements have been prepared in accordance with Statements of Standard Accounting Practice.

Accounting convention

The accounts have been prepared under the historical cost convention. The principal accounting policies which the union has adopted within that convention are set out below.

Fixed asset depreciation

The provision for depreciation is calculated on the net cost of fixed assets so as to write off fixed assets as follows:

Freehold property	50 years
Fixtures and fittings	4 years

Leasing

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

Fixed asset investments

Fixed asset investments are stated at cost less provision for a diminution in value which is considered permanent.

Pension costs

Ex gratia pensions and contributions to employees personal pension arrangements are charged to expenditure as they are made.

Foreign currency translation

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. All differences are taken to profit and loss account.

Grants receivable

Grants receivable are recorded in the accounts on the date that they become entitled to receive the funds.

ACCORD

NOTES ON FINANCIAL STATEMENTS

31 DECEMBER 2009

3. Staff costs

	2009	2008
	£	£
Wages and salaries	948,642	678,943
	<u> </u>	<u> </u>

The number of employees earning over £60,000 per annum fell within the following ranges:-

	2009	2008
£100,001 – £110,000	1	-
£90,001 – £100,000	-	1
	<u> </u>	<u> </u>

4. Tangible fixed assets

	Fixtures and Fittings	Freehold Property	Total
	£	£	£
Cost or valuation			
1st January 2009	437,976	254,360	692,336
Additions	2,982	-	2,982
	<u> </u>	<u> </u>	<u> </u>
31 December 2009	440,958	254,360	695,318
	<u> </u>	<u> </u>	<u> </u>
Depreciation			
1st January 2009	412,963	120,955	533,918
Charge for period	8,225	5,087	13,312
	<u> </u>	<u> </u>	<u> </u>
31 December 2009	421,188	126,042	547,230
	<u> </u>	<u> </u>	<u> </u>
Net book amount			
31 December 2009	19,770	128,318	148,088
	<u> </u>	<u> </u>	<u> </u>
31 December 2008	25,013	133,405	158,418
	<u> </u>	<u> </u>	<u> </u>

ACCORD

NOTES ON FINANCIAL STATEMENTS

31 DECEMBER 2009

5. Investments

The movements in investments during the year were:

	2009	2008
Cost / Cost less permanent diminution in value at 01/01/2009	3,062,181	2,629,375
Additions	301,085	532,806
Disposals	-	-
Provision for diminution in value	(150,000)	(100,000)
	<hr/>	<hr/>
Cost / cost less permanent diminution in value at 31/12/2009	<u>3,213,266</u>	<u>3,062,181</u>

The Union holds the following investments at 31 December 2009:-

	2009	2008
Prudential Prudence Bond	200,000	200,000
AXA Investment Bonds	550,000	550,000
Aviva Investment Bond	250,000	250,000
Standard Life Investment Bond	250,000	250,000
Insight Liquidity Fund	500,000	500,000
Skandia Life Bond	250,000	250,000
Legal & General Bond	250,000	250,000
Aegon Scottish Equitable Bonds	500,000	500,000
Sterling Investment Bond	250,000	-
Lloyds Banking Group Ordinary Shares	213,266	312,181
	<hr/>	<hr/>
	<u>£3,213,266</u>	<u>£3,062,181</u>

The Union holds investments for the long term and hence has a policy of valuing them at historic cost, less a provision for any diminution in value considered permanent. The total market values of the above investments exceed their carrying value.

6. Loan from Unity Trust

The loan is to assist the Union in the purchase of its freehold properties, upon which the loans are secured. A loan of £157,657 (2008: £177,967) is repayable over a remaining term with interest being charged at Unity Bank standard variable rate.

ACCORD

NOTES ON FINANCIAL STATEMENTS

31 DECEMBER 2009

7. Accumulated fund

	General £	Total £
Brought forward as at 1st January 2009	3,280,194	3,280,194
Surplus for the year	219,158	219,158
	<hr/>	<hr/>
	3,499,352	3,499,352
	<hr/>	<hr/>

The Union has had another successful year, which is reflected in its surplus. It has completed a rigorous cost-cutting exercise at head office, resulting in a more efficient structure and allowing more staff to be in member-facing roles.

Following the takeover of HBOS by the Lloyds Banking Group, the Union's approach is to engage positively with the employers to mitigate any negative impact on members during difficult times.

8. Related Party Transaction

A loan was previously advanced to G Nichols, General Secretary, of £21,325, on which interest of £29,027 has accrued. The total amount owing to the union at the year-end was £50,352 (2008: £49,507).

ACCOUNTING POLICIES

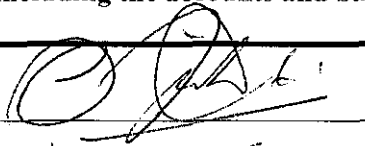
(see notes 74 and 75)

See attached

SIGNATURES TO THE ANNUAL RETURN

(see notes 76 and 77)

including the accounts and balance sheet contained in the return.

Secretary's Signature:  Name: <u>GED NICHOLS</u> Date: <u>28.4.10</u>	Chairman's Signature: <u>M Morris</u> (or other official whose position should be stated) <u>(PRESIDENT)</u> Name: <u>MARILYN MORRIS</u> Date: <u>28/4/2010.</u>
---	---

CHECK LIST

(see notes 78 to 80)

(please tick as appropriate)

IS THE RETURN OF OFFICERS ATTACHED? (see Page 2 and Note 12)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
HAS THE RETURN OF CHANGE OF OFFICERS BEEN COMPLETED? (see Page 2 and Note 12)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
HAS THE RETURN BEEN SIGNED? (see Pages 19 and 21 and Notes 76 and 77)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
HAS THE AUDITOR'S REPORT BEEN COMPLETED? (see Pages 20 and 21 and Notes 2 and 77)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
IS A RULE BOOK ENCLOSED? (see Notes 8 and 78)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>
A MEMBER'S STATEMENT IS: (see Note 80)	ENCLOSED	<input checked="" type="checkbox"/>	TO FOLLOW	<input type="checkbox"/>
HAS THE SUMMARY SHEET BEEN COMPLETED (see Page 17 and Notes 7 and 59)	YES	<input checked="" type="checkbox"/>	NO	<input type="checkbox"/>

AUDITOR'S REPORT

(see notes 81 to 86)

made in accordance with section 36 of the Trade Union and Labour Relations (Consolidation) Act 1992.

We have audited the financial statements of Accord, which comprise the Income and Expenditure Account, Balance Sheet and associated notes for the year ended 31 December 2009. These have been prepared under the historical cost convention and the accounting policies.

This report is made solely to the union's members, as a body, in accordance with of the Trade Union and Labour Relations (Consolidation) Act 1992. 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 Principal Executive Council and auditors

As described in the Statement of Principle Executive Council's Responsibilities, the Union's Executive Council is responsible for the preparation of the financial statements. It is our responsibility to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland). We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Trade Unions and Labour Relations (Consolidation) Act 1992. We also report to you if, in our opinion, the Treasurer's Report is not consistent with the financial statements, if the Union has not kept proper accounting records, if we have not received all of the information and explanations we require for our audit, or if information specified by law regarding officials' remuneration and transactions with the Union is not disclosed.

We read the Treasurer's Report and consider the implications for our report if we become aware of any apparent mis-statements within it or inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates made by the Executive Council in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Union's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from materials mis-statement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In our opinion the financial statements give a true and fair view of the state of the Union's affairs as at 31 December 2009 and of its income and expenditure for the year end ended and have been properly prepared in accordance with the Trade Unions and Labour Relations (Consolidation) Act 1992.

AUDITOR'S REPORT (continued)

[Empty box for auditor's report content]

Signature(s):

HLB Vantis Audit Plc

[Empty box]

Name(s):

HLB Vantis Audit Plc

[Empty box]

Profession(s) or Calling(s):

Chartered Accountants
and Statutory Auditors

[Empty box]

Address(es):

Torrington House
47 Holywell Hill
St Albans
Herts AL1 1HD

[Empty box]

Date:

7 May 2010

[Empty box]

Contact name and telephone number:

Mr James Banks
01727 838255

[Empty box]

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