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- PRINT ON ONE SIDE ONLY

FORM AR21

Trade Union and Labour Relations (Consolidation) Act 1992

ANNUAL RETURN FOR A TRADE UNION

Name of Trade Union:

Nationwide Group Staff Union

Year ended:

31 December 2012

List no:

713T

Head or Main Office:

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

Website address (if available)

www.ngsu.org.uk/

Has the address changed during
the
year to which the return relates?

Yes

No

(Click the appropriate box)

General Secretary:

Tim Poil

Telephone Number:

01295 710767

Contact name for queries
regarding

Sailesh P Mehta, HW Fisher & Company

Telephone Number:

020 7388 7000

E-mail:

smehta@hwfisher.co.uk

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

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

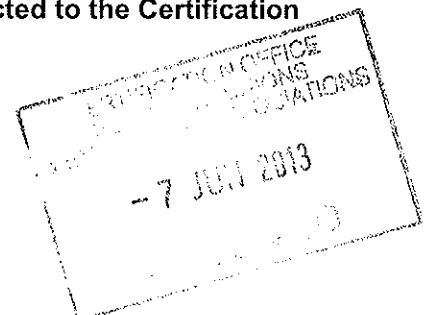
The address to which returns and other documents should be sent are:

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 February 2011)

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	3,355	24	0	0	3,379
FEMALE	8,110	139	0	0	8,249
TOTAL	11,465	163	0	0	A 11,628

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

0
11,628

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

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
NRO NAC	Kerry Wagg		12th February 2012
NRO NAC		Donna Clarke	1st March 2012

State whether the union is:

a. A branch of another trade union?

Yes

No

If yes, state the name of that other union:

b. A federation of trade unions?

Yes

No

If yes, state the number of affiliated unions:

and names:

Nationwide Group Staff Union

Union Officers at 31 December 2012

General Secretary	Tim Poil
President	George Stephen Barnes
Vice-President	Nicola Trudi Sellars
Treasurer	Karen Hart
Executive Officer	Thomas Stephen Smith
Executive Officer	Katy Elizabeth Kurn
Executive Officer	Mehdi Najafi
Executive Officer	Paul Edwin Tomalin
Executive Officer	James Campbell
Executive Officer	Iain Jeffree
Executive Officer	Rebecca Marianne McKenzie
Executive Officer	Nicola Trudi Sellars
Executive Officer	Christian James Palfrey
National Regional Officer - Swindon Support Services	Peter Goldsworthy
National Regional Officer - Bournemouth	Karen Hart
National Regional Officer - Retail North 2	Nicola Huddleston
National Regional Officer - Swindon Product, Sales & Service	Sharon Elizabeth Greenhalgh
National Regional Officer - NAC	Donna Clarke
National Regional Officer - Derbyshire & Cheshire	Gillian Mary Grocott
National Regional Officer - Retail South 1	Pamela Roye
National Regional Officer - Retail North 1	Darren Blundell
National Regional Officer - Retail South 3	Michael Godfrey Jacobs
National Regional Officer - Retail South 2	Sara Beth Seymour
National Regional Officer - Dunfermline	Mairi Jones

GENERAL FUND

(see notes 13 to 18)

	£	£
INCOME		
From Members: Contributions and Subscriptions		1,009,680
From Members: Other income from members (specify)		
Total other income from members		1,009,680
Total of all income from members		
Investment income (as at page 12)		3,228
Other Income		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)		117,691
Total of other income (as at page 4)		117,691
	TOTAL INCOME	1,130,599
EXPENDITURE		
Benefits to members (as at page 5)		99,065
Administrative expenses (as at page 10)		950,424
Federation and other bodies (specify)		
TUC Affiliation fee	31,933	
Transfer to Charitable Fund	5,000	
Total expenditure Federation and other bodies		1,086,422
Taxation		
	TOTAL EXPENDITURE	1,086,422
		44,177
Surplus (deficit) for year		
		802,412
Amount of general fund at beginning of year		
		846,589
Amount of general fund at end of year		

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		
Advertising revenue	1,800	
Draws and lotteries	77,077	
Insurance commission	15,708	
Other commission	7,382	
Sundry income	15,724	
TOTAL OTHER INCOME		117,691
TOTAL OF ALL OTHER INCOME		117,691

ANALYSIS OF BENEFIT EXPENDITURE SHOWN AT GENERAL FUND

(see notes 21 to 23)

	£		£
Representation – Employment Related Issues Legal fees	40,358	brought forward Education and Training services Training	76,632 5,468
Representation – Non Employment Related Issues		Negotiated Discount Services	
Communications Magazine costs Publications	27,154 9,120	Salary Costs	
Advisory Services		Other Benefits and Grants (specify) Disciplinary and grievance	16,965
Dispute Benefits			
Other Cash Payments			
carried forward	76,632	Total (should agree with figure in General Fund)	99,065

(See notes 24 and 25)

FUND 2		Fund Account	
Name:	Charitable Fund	£	£
Income			
	From members		
	Investment income (as at page 12)		
	Other income (specify)		
	Transfer from General Fund		5,000
		Total other income as specified	
		Total Income	5,000
Expenditure			
	Benefits to members		7,055
	Administrative expenses and other expenditure (as at page 10)		
		Total Expenditure	7,055
		Surplus (Deficit) for the year	(2,055)
		Amount of fund at beginning of year	20,677
		Amount of fund at the end of year (as Balance Sheet)	18,622
		Number of members contributing at end of year	N/A

FUND 3		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 24 and 25)

FUND 6		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 7		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		713,099
Salaries and Wages included in above	£713,099	
Auditors' fees		11,504
Legal and Professional fees		7,519
Occupancy costs		30,842
Stationery, printing, postage, telephone, etc.		29,357
Expenses of Executive Committee (Head Office)		3,567
Expenses of conferences		57,256
Other administrative expenses (specify)		
Sundry expenses		
Bad debt		
Accounting systems		11,232
Website costs		5,719
Maintenance and leasing		76,664
Other Outgoings		
Interest payable:		
Bank loans (including overdrafts)		
Mortgages		
Other loans		
Depreciation		17,294
Taxation		(13,629)
Outgoings on land and buildings (specify)		
Other outgoings (specify)		
	Total	950,424
Charged to:	General Fund (Page 3)	950,424
	Fund (Account)	
	Fund (Account)	
	Fund (Account)	
	Fund (Account)	
	Total	950,424

ANALYSIS OF OFFICIALS SALARIES AND BENEFITS

(see notes 34 to 44 below)

Office held	Gross Salary £	Employers N.I. contributions £	Benefits		Total £	
			Pension Contribution s £	Other Benefits		
				Description		Value £
Tim Poil	113,304	14,887	11,330	Car allowance	9,042	133,676

ANALYSIS OF INVESTMENT INCOME

(see notes 45 and 46)

	Political Fund £		Other Fund(s) £
Rent from land and buildings			
Dividends (gross) from:			
Equities (e.g. shares)			
Interest (gross) from:			
Government securities (Gilts)			
Mortgages			
Local Authority Bonds			
Bank and Building Societies			3,228
Other investment income (specify)			
Total investment income			3,228
Credited to:			
		General Fund (Page 3)	3,228
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Political Fund	
Total Investment Income			3,228

BALANCE SHEET as at 31 December 2012

(see notes 47 to 50)

Previous Year		£	£
352,541	Fixed Assets (at page 14)		343,726
	Investments (as per analysis on page 15)		
150	Quoted (Market value £ 257)		150
	Unquoted		
352,691	Total Investments		343,876
	Other Assets		
	Loans to other trade unions		
30,602	Sundry debtors		30,023
552,739	Cash at bank and in hand		635,708
	Income tax to be recovered		
	Stocks of goods		
	Others (specify)		
583,341	Total of other assets		665,731
936,032	TOTAL ASSETS		1,009,607
802,412	General Fund (Account 1)		846,589
20,677	Charitable Fund (Account 2)		18,622
	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		
112,943	Sundry creditors		144,396
	Accrued expenses		
	Provisions		
	Other liabilities		
936,032	TOTAL LIABILITIES		1,009,607
936,032	TOTAL ASSETS		1,009,607

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	421,242		164,923			586,165
Additions	5,961		2,518			8,479
Disposals			(37,047)			(37,047)
Revaluation/Transfer s						
At end of year	427,203		130,394			557,597
Accumulated Depreciation						
At start of year	86,443		147,181			233,624
Charges for year	6,445		10,849			17,294
Disposals			(37,047)			(37,047)
Revaluation/Transfer s						
At end of year	92,888		120,983			213,871
Net book value at end of year	334,315		9,411			343,726
Net book value at end of previous year	334,799		17,742			352,541

ANALYSIS OF INVESTMENTS

(see notes 56 and 57)

QUOTED	All Funds Except Political Funds £	Political Fund £
Equities (e.g. Shares)		
Unity Bank PLC	150	
Government Securities (Gilts)		
Other quoted securities (to be specified)		
TOTAL QUOTED (as Balance Sheet)	150	
Market Value of Quoted Investment	257	
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 checked="" type="checkbox"/>	NO <input type="checkbox"/>
If YES name the relevant companies:			
COMPANY NAME	COMPANY REGISTRATION NUMBER (if not registered in England & Wales, state where registered)		
NGSU ASSET MANAGEMENT LIMITED	08341802		
Are the shares which are controlled by the union registered in the names of the union's trustees?		YES <input checked="" type="checkbox"/>	NO <input 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	1,009,680		1,009,680
From Investments	3,228		3,228
Other Income (including increases by revaluation of assets)	122,6 91		122,6 91
Total Income	1,135,599		1,135,599
EXPENDITURE (including decreases by revaluation of			
Total Expenditure	1,093,477		1,093,477
Funds at beginning of year (including reserves)	823,089		823,089
Funds at end of year (including reserves)	865,211		865,211
ASSETS			
Fixed Assets			343,726
Investment Assets			150
Other Assets			665,731
		Total Assets	1,009,607
LIABILITIES			
		Total Liabilities	144,396
NET ASSETS (Total Assets less Total Liabilities)			865,211

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.

ACCOUNTING POLICIES

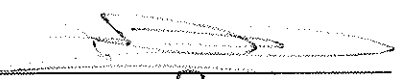
(see notes 74 and 75)

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>T.R. Bain</u> Date: <u>20 May 2013</u>	Chairman's Signature: <u>G. Stephen Barnes</u> (or other official whose position should be stated) <u>PRESIDENT</u> Name: <u>G.S. BARNES</u> Date: <u>20 MAY 2013</u>
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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 type="checkbox"/>	TO FOLLOW	<input checked="" 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.

1. In the opinion of the auditors or auditor do the accounts they have audited and which are contained in this return give a true and fair view of the matters to which they relate?
(See section 36(1) and (2) of the 1992 Act and notes 83 and 84)

YES NO

If "No" please explain below.

2. Have the auditors or auditor carried out such investigations in the preparation of their audit report as will enable them to form an opinion as to:
- (a) whether the trade union has kept proper accounting records in accordance with section 28 of the 1992 Act;
 - (b) whether it has maintained a satisfactory system of control over its transactions in accordance with the requirements of that section; and
 - (c) whether the accounts to which the report relates agree with the accounting records?
- (See section 36(3) of the 1992 Act, set out in note 83)

YES NO

If "No" please explain below.

3. Are the auditors or auditor of the opinion that the union has complied with section 28 of the 1992 Act and has:
- (a) kept proper accounting records with respect to its transactions and its assets and liabilities; and
 - (b) established and maintained a satisfactory system of control of its accounting records, its cash holding and all its receipts and remittances.
- (See section 36(4) of the 1992 Act set out in rule 83)

YES NO

If "No" please explain below.

4. Please set out a copy of the report made by the auditors or auditor to the union on the accounts to which this AR21 relates. The report is to set out the basis upon which the audit has been conducted and/or such other statement as the auditor considers appropriate. Such a statement may be provided as a separate document.
(See note 85)

SEE ATTACHED SHEET

AUDITOR'S REPORT (continued)

SEE ATTACHED SHEET

Signature(s):

H W Fisher & Co *2-1-05*

Name(s):

H W Fisher & Company

Profession(s) or Calling(s):

**Chartered Accountants
Statutory Auditor**

Address(es):

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

Date:

4 June 2005

Contact name and telephone number:

**Sailesh P Mehta
020 7388 7000**

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

REPORT OF THE INDEPENDENT AUDITORS

TO THE MEMBERS OF THE

NATIONWIDE GROUP STAFF UNION



**HW Fisher
& Company**

CHARTERED ACCOUNTANTS

We have audited the financial statements of the Nationwide Group Staff Union for the year ended 31 December 2012, set out on pages 3 to 11. 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 2012 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.

H W FISHER & COMPANY
Chartered Accountants
Statutory Auditor

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

Dated: 20 March 2013

NATIONWIDE GROUP STAFF UNION

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2012

Accounting Convention

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

Subscriptions

Subscriptions are accounted for on an accruals basis.

Commission Income

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

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

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.

Taxation

Corporation tax is payable on all interest receivable after relief for any expenditure on provident benefits.

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2012

1	OTHER INCOME	2012	2011
		£	£
	Advertising revenue	1,800	1,650
	Bank interest	3,228	2,213
	Draws and lotteries:		
	Draw income	308,487	318,950
	Prizes awarded	(231,410)	(239,362)
	Insurance commission	14,821	12,221
	Rapport insurance	887	1,777
	Other commission	7,382	7,319
	Sundry income	15,724	12,382
		<u>120,919</u>	<u>117,150</u>
2	SERVICES TO MEMBERS	2012	2011
		£	£
	Magazine costs	27,154	26,668
	Legal and professional	40,358	57,915
	TUC affiliation fee	31,933	30,509
	Postage	7,407	10,764
	Publications	9,120	6,791
	Staff costs	631,204	614,673
	Telephone	13,854	13,421
	Training	5,468	2,693
	Health and safety costs	3,159	-
	Disciplinary and grievance meetings	16,965	12,499
	Website costs	5,719	7,743
		<u>792,341</u>	<u>783,676</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2012

3	MEETING EXPENSES	2012	2011
		£	£
	National Conference	22,979	13,069
	Area Council	4,008	2,590
	National Executive	3,567	3,702
	TUC Meetings	1,741	1,452
	Other meetings	28,528	24,893
		<u>60,823</u>	<u>45,706</u>
4	ADMINISTRATION EXPENSES	2012	2011
		£	£
	Audit and accountancy	11,504	15,604
	Ballots	-	788
	Accountancy systems	11,232	8,985
	Bank and legal costs	7,519	9,573
	Printing and stationery	4,937	3,393
	Staff costs	81,895	59,618
	Sundry expenses	-	1,181
		<u>117,087</u>	<u>99,142</u>
5	PREMISES COSTS	2012	2011
		£	£
	Cleaning	5,650	5,116
	Insurance	3,457	3,332
	Rent and rates	8,757	12,928
	Repairs	1,470	1,392
	Utilities	7,596	6,453
	Flat expenses	3,912	1,859
		<u>30,842</u>	<u>31,080</u>

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2012

6	EQUIPMENT COSTS		2012 £		2011 £
	Maintenance and leasing				
	Motor		54,078		55,447
	Office and computer		22,586		28,691
			76,664		84,138
7	TANGIBLE FIXED ASSETS	Land and buildings £	Office equipment £	Computer equipment £	Total £
	COST				
	At 1 January 2012	421,242	58,506	106,417	586,165
	Additions	5,961	1,001	1,517	8,479
	Disposals	-	(31,620)	(5,427)	(37,047)
	At 31 December 2012	427,203	27,887	102,507	557,597
	ACCUMULATED DEPRECIATION				
	At 1 January 2012	86,443	52,544	94,637	233,624
	Charge for the year	6,445	5,381	5,468	17,294
	Relating to disposals	-	(31,620)	(5,427)	(37,047)
	At 31 December 2012	92,888	26,305	94,678	213,871
	NET BOOK VALUE				
	At 31 December 2012	334,315	1,582	7,829	343,726
	<i>At 31 December 2011</i>	334,799	5,962	11,780	352,541

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2012

8 INVESTMENTS

(a) Movement in year

COST	Quoted Securities £
At 1 January 2012	150
Movement in year	-
At 31 December 2012	150

(b)

MARKET VALUE

	2012 £	2011 £
At 31 December 2012	257	225

9 DEBTORS

	2012 £	2011 £
Other debtors	900	5,418
Prepayments	29,123	25,184
	30,023	30,602

10 CREDITORS

	2012 £	2011 £
Other creditors	42,156	20,091
Taxes & social security costs	24,801	20,490
Accruals & deferred income	77,439	72,362
	144,396	112,943

NATIONWIDE GROUP STAFF UNION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2012

11 NON OPERATING ITEMS

	2012 £	2011 £
Redundancy payments	-	-
Extraordinary income	-	47,500
NGSU web application	-	(46,000)
	<u>-</u>	<u>1,500</u>

The extraordinary income relates to the final settlement of the Portman/Smy Case in 2011.

12 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.