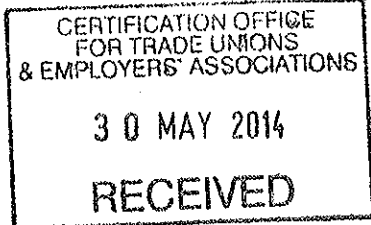


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- PRINT ON ONE SIDE ONLY

FORM AR21



Trade Union and Labour Relations (Consolidation) Act 1992

ANNUAL RETURN FOR A TRADE UNION

Name of Trade Union:

Voice

Year ended:

31 December 2013

List no:

265T

Head or Main Office:

2 St James Court
Friar Gate
Derby
DE1 1BT

Website address (if available)

www.voicetheunion.org.uk

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

Yes

No

(Click the appropriate box)

General Secretary:

Ms Deborah Lawson

Telephone Number:

01332 372337

Contact name for queries regarding

Sue Cornish

Telephone Number:

01332 372337

E-mail:

suecornish@voicetheunion.org.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	3880	12		4	3,896
FEMALE	21,403	35		4	21,442
TOTAL	25,283	47		8	25,338

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

-
19,093

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
National Chairman	Mr Michael Barton	Mrs Yvonne Johns	29 June 2013
National Vice Chairman	Mrs Yvonne Johns	Mrs Val Payne	29 June 2013
Immediate Past Chairman	Mr Ian Pringle	Mr Michael Barton	29 June 2013

State whether the union is:

a. A branch of another trade union?

Yes

No

If yes, state the name of that other union:

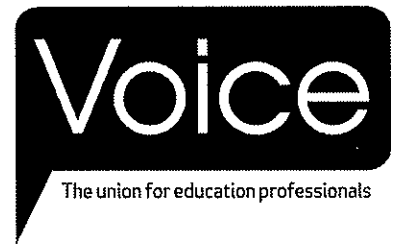
b. A federation of trade unions?

Yes

No

If yes, state the number of affiliated unions:

and names:



> TEL
01332 372 337
> FAX
01332 290 310
> EMAIL
enquiries@voicetheunion.org.uk
> WEB

National Officers in post at 31 December 2013

Post	Holder
National Chairman	Mrs Y Johns
National Vice-Chairman	Mrs V Payne
Immediate Past Chairman	Mr M Barton
Honorary Secretary	Mr D Whitewright
Honorary Treasurer	Mr N Wilson
General Secretary	Ms D Lawson

GENERAL FUND

(see notes 13 to 18)

	£	£
INCOME		
From Members: Contributions and Subscriptions		2,051,741
From Members: Other income from members (specify)		
 Total other income from members		
Total of all income from members		2,051,741
Investment income (as at page 12)		
Other Income		
Income from Federations and other bodies (as at page 4)		
Income from any other sources (as at page 4)	29,423	
Total of other income (as at page 4)		29,423
	TOTAL INCOME	2,081,164
EXPENDITURE		
Benefits to members (as at page 5)		354,454
Administrative expenses (as at page 10)		1,484,504
Federation and other bodies (specify)		
 Total expenditure Federation and other bodies		
Taxation		
	TOTAL EXPENDITURE	1,838,958
		242,206
Surplus (deficit) for year		
		796,136
Amount of general fund at end of year		1,038,342

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		
Commissions	2,484	
Advertising and publications	2,422	
Conferences	3,250	
Insurance premiums	7,300	
Provision of legal advice	13,858	
Miscellaneous	109	
TOTAL OTHER INCOME		29,423
TOTAL OF ALL OTHER INCOME		29,423

ANALYSIS OF BENEFIT EXPENDITURE SHOWN AT GENERAL FUND

(see notes 21 to 23)

	£		£
Representation – Employment Related Issues	165,045	brought forward Education and Training services	354,454
Representation – Non Employment Related Issues		Negotiated Discount Services	
Communications	189,409	Salary Costs	
Advisory Services		Other Benefits and Grants (specify)	
Dispute Benefits			
Other Cash Payments			
carried forward	354,454	Total (should agree with figure in General Fund)	354,454

(See notes 24 and 25)

FUND 2		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 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 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 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		1,065,399
Salaries and Wages included in above	£902,567	
Auditors' fees		13,710
Legal and Professional fees		27,545
Occupancy costs		140,317
Stationery, printing, postage, telephone, etc.		132,358
Expenses of Executive Committee (Head Office)		36,005
Expenses of conferences		18,381
Other administrative expenses (specify)		
 Other Outgoings		
Interest payable:		
Bank loans (including overdrafts)		6,978
Mortgages		
Other loans		
Depreciation		43,811
Taxation		
Outgoings on land and buildings (specify)		
Other outgoings (specify)		
	Total	1,484,504
Charged to:	General Fund (Page 3)	1,484,504
	Fund (Account)	
	Fund (Account)	
	Fund (Account)	
	Fund (Account)	
	Total	1,484,504

ANALYSIS OF OFFICIALS SALARIES AND BENEFITS

(see notes 34 to 44 below)

Office held	Gross Salary £	Employers N.I. contributions £	Benefits			Total £
			Pension Contributions £	Other Benefits		
				Description	Value £	
General Secretary	57,501	6,880	717			65,098

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			
Other investment income (specify)			
		Total investment income	
		Credited to:	
		General Fund (Page 3)	
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Fund (Account)	
		Political Fund	
		Total Investment Income	

BALANCE SHEET as at 31 December 2013

(see notes 47 to 50)

Previous Year		£	£
879,899	Fixed Assets (at page 14)		855,198
	Investments (as per analysis on page 15)		
	Quoted (Market value £)		
	Unquoted		
	Total Investments		855,198
	Other Assets		
	Loans to other trade unions		
67,594	Sundry debtors	86,187	
131,243	Cash at bank and in hand	396,047	
	Income tax to be recovered		
	Stocks of goods		
	Others (specify)		
	Total of other assets		482,234
1,078,736	TOTAL ASSETS		1,337,432
796,136	Fund (Account)		1,038,342
	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		
55,242	Sundry creditors		44,141
39,050	Accrued expenses		76,971
	Provisions		
188,308	Other liabilities		177,978
	TOTAL LIABILITIES		299,090
1,078,736	TOTAL ASSETS		1,337,432

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	1,000,000		846,676			1,846,676
Additions	-		19,110			19,110
Disposals	-		-			-
Revaluation/Transfer s	-		-			-
At end of year	1,000,000		865,786			1,865,786
Accumulated Depreciation						
At start of year	179,248		787,529			966,777
Charges for year	8,743		35,068			43,811
Disposals	-		-			-
Revaluation/Transfer s	-		-			-
At end of year	187,991		822,597			1,010,588
Net book value at end of year						
	812,009		43,189			855,198
Net book value at end of previous year						
	820,752		59,147			879,899

ANALYSIS OF INVESTMENTS

(see notes 56 and 57)

QUOTED	All Funds Except Political Funds £	Political Fund £
Equities (e.g. Shares)		
Government Securities (Gilts)		
Other quoted securities (to be specified)		
TOTAL QUOTED (as Balance Sheet)		
Market Value of Quoted Investment		
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 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	2,051,741		2,051,741
From Investments			
Other Income (including increases by revaluation of assets)	29,423		29,423
Total Income	2,081,164		2,081,164
EXPENDITURE (including decreases by revaluation of	1,838,958		1,838,958
Total Expenditure	1,838,958		1,838,958
Funds at beginning of year (including reserves)	796,136		796,136
Funds at end of year (including reserves)	1,038,342		1,038,342
ASSETS			
Fixed Assets			855,198
Investment Assets			-
Other Assets			482,234
		Total Assets	1,337,432
LIABILITIES			
		Total Liabilities	299,090
NET ASSETS (Total Assets less Total Liabilities)			1,038,342

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

Voice

NOTES TO THE ACCOUNTS

Balance Sheet

The freehold land and buildings of the Union were revalued on an open market value for existing use basis at 11 September 1992 by Frank Innes, Chartered Surveyors, at £1,000,000.

Pension Commitments

The Union operates defined contributions pension schemes for the majority of staff members. Scheme contributions are paid to, and managed by, an insurance company in separate funds, with an individual policy for each member

Capital Commitments

Capital expenditure authorised but not committed at 31 December 2013 was NIL, (2012 £NIL).

Other Financial Commitments

As at 31 December 2013 the Union had annual commitments under non-cancellable operating leases as set out below:

	<i>Office equipment & Land & buildings</i>			
	<i>motor vehicles</i>			
	<i>2013</i>	<i>2012</i>	<i>2013</i>	<i>2012</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Operating leases which expire:				
within 1 year	2,084	5,665	-	-
within 2 to 5 years	<u>4,858</u>	<u>8,715</u>	<u>28,848</u>	<u>28,848</u>
	<u>6,942</u>	<u>14,380</u>	<u>28,848</u>	<u>28,848</u>

Political Fund

The Union does not contribute to any political fund

ACCOUNTING POLICIES

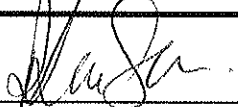
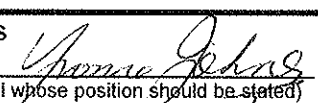
(see notes 74 and 75)

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: <u></u> Name: <u>DEBORAH LAWSON</u> Date: <u>19 MAY 2014</u>	Chairman's Signature: <u></u> <small>(or other official whose position should be stated)</small> Name: <u>Yvonne Johns</u> Date: <u>19th May 2014</u>
--	--

CHECK LIST

(see notes 78 to 80)

(please tick as appropriate)

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

ACCOUNTING POLICIES

Accounting convention

The accounts are prepared under the historical cost convention modified by the revaluation of freehold property. The accounts are prepared in accordance with applicable accounting standards.

Depreciation of fixed assets

Freehold land is not depreciated. The net cost or valuation of other fixed assets is depreciated over the estimated useful lives of the assets by equal annual instalments as follows:

Freehold buildings	over 100 years
Office equipment, computers, fixtures and fittings	over 5 years
Conference equipment	over 5 years
Computer equipment	over 3 years

Members' subscriptions

Members' subscriptions shown in the Revenue Account are those received in respect of the year.

Pensions

The Union operates defined contribution pension schemes for eligible members. Contributions in respect of the year are charged to the Revenue Account.

Operating leases

Rentals payable under operating leases, where substantially all of the benefits and risks of ownership remain with the lessor, are charged to the Revenue Account as incurred.

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)

AUDITOR'S REPORT (continued)

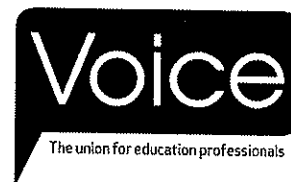
See attached

Signature(s) of auditor or auditors:	<i>Crowe Clarke Whitehill LLP</i>	
Name(s):	CROWE CLARKE WHITEHILL LLP	
Profession(s) or Calling(s):	CAPABLES ACCOUNTANTS & REGISTERED AUDITORS	
Address(es):	BLACK CONYER HOUSE ROUNDS GREEN ROAD OUBURN S69 2DG	
Date:	28 MAY 2014	
Contact name and telephone number:	DALE JACOBSON 0121 5431900	

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

INDEPENDENT AUDITORS' REPORT

*Made in accordance with section 36 of the
United Kingdom Trade Union and Labour Relations (Consolidation) Act 1992*



We have audited the accounts on pages 3 to 19, which have been prepared under the historical cost convention as modified by the revaluation of certain fixed assets and on the basis of the accounting policies set out on page 19.

This report is made solely to the Union's members, as a body, in accordance with the United Kingdom 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's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the Council and Auditors

Trade Union law and rules of the Union require the Council to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Union and of the surplus or deficit of the Union for that year. The financial information for the Annual Return is extracted from the audited accounts. In preparing the accounts, the Council is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Union will continue in operation.

The Council is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Union and to enable it to ensure that the accounts comply with Chapter III of the United Kingdom Trade Union and Labour Relations (Consolidation) Act 1992. It is 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.

We have been appointed as auditor under section 33 of the Trade Union and Labour Relations (Consolidation) Act 1992 and report in accordance with section 36 of that Act.

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 officers; and the overall presentation of the financial statements.

We read all the financial and non-financial information in the financial statements to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report

Opinion on the 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 2013 and of its surplus for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Trade Union and Labour Relations (Consolidation) Act 1992.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Trade Union and Labour Relations (Consolidation) Act 1992 requires us to report to you if, in our opinion:

- proper accounting records have not been kept;
- a satisfactory system of control over its accounting records, cash holdings and receipts and remittances has not been maintained; or
- the financial statements are not in agreement with the accounting records and returns.