

47th ANNUAL REPORT



Manweb Branch

ANNUAL GENERAL MEETING

2018

AGM meetings will be held at:

Queensferry on Wednesday 21st February 2018
Warrington on Thursday 22nd February 2018
Rhostyllen on Tuesday 27th February 2018
Liverpool on Wednesday 28th February 2018
Prenton on Thursday 1st March 2018

(see local posters for details)

** Disabled Access**

** Free Buffet and Refreshments**

** Travel Expenses **

ANNUAL GENERAL MEETING AGENDA 2018

1. Chairpersons Opening Address
2. Receive the minutes of last year's AGM meetings
3. Matters arising from the minutes
4. To receive reports for the last year (Annual Report) including
 - a. Branch Executive Committee
 - b. Finance Report to be approved by meeting (See Appendix IV)
 - c. All other reports set out in the Annual Report
5. Recommendations in respect of Honoraria
Propose a payment of £330 to the Branch Auditor
6. Election of Branch Officers (See Appendix I)
7. Election of Branch Stewards (See Appendix II)
8. Election of Representatives of Company Bodies (See Appendix III)
9. Motions received
10. Open Forum / Questions
11. Prize Draw

Mini AGM Minutes

| | | |
|----------------------|---|---|
| Date | 28 th February 2017 | |
| Location | Queensferry | |
| Present | Tom Gibbons (Chair) Shirley Vickery Eddie Rothwell Janet Ibbotson Sally Ward Eugene Gallagher Barbara Jones Paul Dutton Mark Pilling Anthony Jennings Ian Williams Jeremy Lawes Mike Conlon | Mark Bancroft Janet Edwards Neil Carter Margaret Maloney Nigel Atkinson Kim Roberts Becky Lane Peter Jung Paul Murphy |
| In Attendance | Patricia Barlow (Regional Officer) | |

Meeting Notes based on agenda

1. Chairperson's opening address

- 1.1. Tom Gibbons welcomed everyone to the meeting. He stated that the two main events from the previous year were the vote on Brexit and the election of Donald Trump. Unison would be working to protect employee benefits and rights going forward.
- 1.2. Tom thanked the Branch Secretary, Dave Read, who was instrumental in putting the reports together but was unable to attend due to his personal circumstances. He extended his best wishes from all at the meeting to Dave and his family during this difficult time.

2. Confirm the minutes of last year's AGM

- 2.1. Minutes of the Queensferry AGM were agreed as an accurate record.

3. Matters Arising

- 3.1. None

4. Receive reports for the last year (Annual Report)

Tom Gibbons thanked Dave Read for his efforts in putting together the various reports.

4.1. Branch Executive Committee. The report was received

4.2. Finance report – the treasurer presented this year’s accounts and explained some of the key figures. Eddie Rothwell is to stand down as an auditor. Tom Gibbons thanked him for his services and said the Branch was looking for someone to volunteer to replace him.

4.3. The Finance report was approved at the two meetings 12-0 (1 abstention) and 9-0.

4.4. No other reports were received.

5. Recommendations in respect of honoraria

5.1. It was recommended that a payment of £320 each be made to the 2 Branch Auditors in recognition of their services. This was agreed at the two meetings 12-0 (1 abstention) and 9-0.

6. Election of Branch Officers (Appendix I)

6.1. The list of officer nominations received before the deadline and set out in the Annual Report Appendix I was received.

7. Election of Branch Stewards (Appendix II)

7.1. The list of steward nominations received before the deadline and set out in the Annual Report Appendix II was received with the exception of Janet Ibbotson and Sally Ward (everis), who left the company on 28/02/17. Therefore, Jeremy Lawes was appointed as the everis representative.

8. Election of representatives to company bodies (Appendix III)

8.1. The nominations for the IBM Company Council of Tom Gibbons and David Read were proposed, seconded and agreed.

8.2. The nomination for the everis Company Council of Jeremy Lawes was proposed, seconded and agreed.

9. Motions

9.1 No motions were received by the deadline.

10. Open Forum

10.1 Patricia Barlow stated that she was a ‘stand in’ for the Regional Organiser as the newly appointed

Unison Manweb branch Mini AGM Minutes - Prenton 09/03/17.

In Attendance

| | |
|---------------------------------|-----------------|
| Geoff Littler – Chairperson | Linda Heron |
| Sue Glithero – Regional Officer | Sharon Robinson |
| Jessica Birks | Dave Appleyard |
| Ruth Fitzgerald | Jim Brown |

Apologies

Kathy Shaw

Meeting Notes based on Agenda

1. Chairperson's opening address

1.1 Geoff Littler welcomed everyone to the meeting.

2. Confirm minutes of last year's AGM

2.1 Minutes from last year's AGM at Prenton were agreed.

3. Matter arising from minutes

3.1 There were no matters arising

4. Receive reports for the last year (Annual Report)

4.1 Branch executive Committee. The chairperson gave a summary of the report and paid attention to the Energy Networks section relating to pay and in particular the fact that the company despite several requests had refused to come around the table to discuss the pay claim. Unison along with the other Trade Unions within Scottish Power had written to the company stating that unless they agreed to dates for pay talks, it would consult its members on Industrial Action. It was pointed out that if it came to it that our Welfare fund could be used to support members involved in Industrial Action

A question was asked from a member who is on a personal contract. They had not received a pay increase for several years. There was agreement at the meeting that this wasn't right and although PCs were not covered in pay negotiations, the company should be agreeing to discuss pay with individual PC holders. Joe Morgan was representing the member and would press the company further on this matter.

4.2 The Finance Report was approved by all

5. Recommendation in respect of honoraria

5.1 It was recommended that a payment of £320 be made to the Branch Auditors. This was approved by all.

6. Election of Branch Officers

6.1 No additional nominations were received to those already listed. All nominations were approved.

7. Election of Branch Stewards

7.1 No additional nominations were received to those already listed. All nominations were approved. Dave Appleyard was welcomed as a new rep for Prenton.

8. Election of representatives of company bodies.

8.1 SP Company Council. Joe Morgan was proposed by Geoff Littler and seconded by Linda Heron

8.2 SP Health & Safety Forum. Joe Morgan was proposed by Geoff Littler and seconded by Linda Heron

8.3 Scottish Power Pensions Forum. Joe Morgan was proposed by Geoff Littler and seconded by Linda Heron

8.4 EN Company Council. Joe Morgan was proposed by Geoff Littler and seconded by Linda Heron

9. Motion Received

9.1 No motions were received

10. Open Forum

10.1 Jim Brown asked who was going to conference and said that in his view, we should be talking about Pension at conference. I advised that nominations for conference hadn't been sought yet.

There were no further questions and the meeting closed.

AGM Minutes

Date 01. March 2017

Location Warrington

Present

| | |
|----------------------|------------------|
| Steve O'Connor Chair | Neil Cayton |
| Angela Porthouse | Mike Kay |
| Sally Williams | Hazel Atherton |
| Dora Glomsdale | Joeann Green |
| Joanne McDonald | Margaret Jackson |
| Brendon Rogers | |
| Anthony Edwards | |
| Janet Kernot | |

Meeting Notes based on Agenda

1 Chairpersons opening address

1.1 Steve O'Connor welcomes everyone to the meeting

2 Confirm minutes of last year's AGM

2.1 Minutes of 2016 Warrington AGM were agreed as an accurate record.

3 Matters Arising

3.1 none

4 Receive reports for the last year (yearly report)

4.1 Branch Committee - the chairs poke to the report, which was receive and agreed.

4.2 Finance report- The chair gave an update on the years accounts.

4.3 The finance report was approved in all three meetings

4.4 The remaining reports were received and agreed

5 Recommendations in respect of honoraria

5.1 It was recommended that a payment of £320.00 be made to the branch auditor in recognition of his services and this was agreed by everyone in all 3 meetings held.

6 Election of Branch Officers

6.1 The list of nomination received before the deadline and was set out in the yearly report

7 Election of Branch Stewards

7.1 The list of nomination received before the deadline and was set out in the yearly report

8 Election of representatives to company bodies

8.1 The nominations set out below were approved unanimously at everyone in the three meetings

| <u>COMPANY BODY</u> | <u>POSTS</u> |
|--|---|
| | |
| Scottish Power company council | Joe Morgen Steve O'Connor |
| Scottish Power Company Health and safety forum | Joe Morgen Steve O'Connor |
| Scottish Power Pensions Forum | Joe Morgan |
| Energy Networks Company Council | |
| Energy Retail joint negotiating and consultative forum | Steve O'Connor Carol Smith |
| Sales, Services and Marketing consultative forum | Sally Williams Angela Porthouse Andy McEwan |
| Operation Joint consultative forum | |
| Learning and Development Forum | |
| IBM Company Council | Dave Reed Tom Gibbons |
| Everis | Sally Ward |

9 Motions

10 Open Forum

10.1 A number of agents asked about the pay rise and we advised that negotiations were ongoing and as soon as we had any update we would communicate this with all members

Motions

None received

Officer and Steward Reports

Branch Committee Report

Introduction

2017 marked a watershed for the political classes as Theresa May's arrogance in calling a snap election backfired. She lost the Tories their majority in Parliament, humiliatingly having to rely on the Ulster Unionists to prop up her government and plunged the Brexit negotiations into a crisis of her own making. Deep divides in the Tory party between "hard" and "soft" Brexiters along with her deep personal unpopularity with the electorate have left the government trapped in a quagmire of despair.

Meanwhile the Labour Party under Jeremy Corbyn, has adopted a more radical program focused on opposition to austerity, rebuilding of the NHS and public services and challenging the blatant excesses of profiteering at the tops of industry and banking. This approach has rejuvenated political support amongst workers and particularly young people who have responded favorably to the message of hope Corbyn has presented.

In the USA Trump has continued to cause outrage with his repeated racist and misogynistic tweets and pronouncements. He has openly pandered to the ultra-rich with massive tax cuts, all the time trying to hypocritically claim to represent the poor and downtrodden. His crude bullying attitude and his obvious contempt for all who stand in the way of his own personal profiteering agenda has made him enemies even amongst his own former supporters.

He has abandoned international efforts to control man made climate change, exposing his ignorance of even basic facts for example about the melting of polar icecaps and failing to distinguish between day to day variations in weather and long term climate changes. A recent article in the Guardian reported that since Trump's inauguration "***Fifty-two environmental rules have since been overturned or are in the process of being rolled back***", many with the support of the American Petroleum Institute, a well-funded lobby group from the energy industry.

In the UK the next 12 to 18 months will mark a critical period as the Tories try to use Brexit as an excuse to roll back workers' rights. Protections embodied through European Directives include:

- The Working Time Directive which:
 - prevents workers being forced to work more than 48 hours per week
 - guarantees 11 hours rest in every 24-hour period
 - guarantees at least one 24 period away from work each week
- TUPE legislation which in the Energy industry has provided an important safety net for thousands of workers who have been outsourced
- Part-time and contract workers rights which have removed the discrimination faced by workers in areas such as pensions.
- Equal Pay legislation to prevent discrimination on grounds of sex, race religion, age, disability and sexual orientation
- Information and Consultation obligations on employers to consult employees over changes affecting job security and other significant changes.

UNISON will be fighting with all other trade unions to ensure that Brexit is not used as a cover to remove these protections and leave workers exposed to increased hours, lower pay, increased Health and Safety risks and further erosion of trade union rights.

In Iberdrola/Scottish Power the trade unions have negotiated pay increases, negotiated further rounds of redundancies and continued to the fight to protect terms and conditions.

In Energy Networks members have won a new pay rise but also faced further redundancies and stress from a new logistics system

In Energy Retail members narrowly agreed a pay rise and there have been further rounds of discussions on new voluntary redundancy proposals.

The members in IT outsourced groups IBM and Everis have faced further rounds of redundancy with work continuing to flow to India and Spain. The UK IT workforce numbers continue to fall to new historic lows with increasing risks on critical IT systems.

Energy Retail

The last 12 months have been extremely difficult, not only for Energy Retail but for Scottish Power as a whole. All departments and business areas struggling to meet the high demand of customer expectations, mainly due to staffing levels which again have been eroded, 2018 looks like it's going to be even more difficult, with stress levels going through the roof, which all of our Health & Safety reps will need to keep an eye on.

Pay Talks

Although the recognised Trade Unions submitted their PAY CLAIM in September 2016, there was a meeting held at the end of November, it came obvious that the meeting wasn't to discuss a new pay award, but further reduction in staffing levels. There were then future pay talks planned throughout 2017, with some of the company's proposals deemed not even worth taking to the "membership", there was a final offer put to us, which was put to the members for ballot, as best that could be achieved by negotiation.

The deal was a 12-month deal which contained a 1% increase for fully effective and 1.5% for exceeded and a non-consolidated payment, the ballot results were very close, 56% for the deal & 44% against, with a guarantee from the company that all monies would be paid in November's salary, and backdated from 1st January 2017.

We have held two meetings to discuss pay, but with no offer/proposal being put on the table as yet, Energy Retail senior reps do have dates in their diaries for future meetings, and will keep the members up to date with what is going on.

Voluntary Redundancies

Back in November 2016, although reps met management to discuss pay, this quickly became clear that the company were there to discuss further redundancies be it on a voluntary basis. The company were looking for c200 (as reported in 2016/7 A.G.M) which was to run throughout 2017, with the last of the 200 leaving in very early 2018. On the 21st December 2017 there was a special meeting of the Company Council called, and dial in arrangements made for reps who couldn't attend in person.

At the meeting senior Scottish Power management announced that Iberdrola (parent company) were looking for a global reduction in staffing levels, and that the U.K was to reduce staffing by c100, only for the four F.T.O's from the recognised trade unions receiving a memo from Scottish Power on 24th December 2017 advising that the V/R number had increased to c200.

At a meeting held on 19th January 2018 the FTO's expressed their dismay and lack of respect shown by the company towards the trade unions and also sought answers as to why in three and a half days the number of V/R had doubled. Although an apology was given there was no real answer given regarding the increase and the council were advised that it was a senior management decision.

The V/R numbers were released by the company as c90 from Energy Retail, c25 from Energy Networks, c7 from Generation/Renewables, and c70 from Corporate. This is to run throughout 2018 with the first of the V/R staff to be released by end of March, and the last by the end of 2018. The processes have been passed to the individual businesses to conduct the V/R process.

Summary

It seems that 2018 hasn't got off to the best of starts for the trade unions, and indeed the members that they represent, but only by standing together we can overcome such adversities. Although we never want to see staffing levels reduced, the fact that we still have a commitment from the company to reduce via a voluntary process can only be looked upon in a good way, especially when we see other companies from all sectors of business applying compulsory redundancies.

MANWEB unison will always be there to give a voice on behalf of its members, but in the same way union reps require the support of its members. 2018 will be a very difficult year for everyone in Energy Retail, but hopefully we will come through this year, bigger and better, and to keep sharing in the success of Scottish Power, with increased salaries, and without any amendments to any of our T&C's.

Energy Networks

PAY – 2017 saw us settle on a 1 year pay deal averaging a 2.2% increase on salaries plus a non-consolidated one off payment of £400 to all members. The pay award was divided up across a matrix based on where the member was in the scale and the rating of the individual Performance Management for 2016. Pay talks for 2018 began in December and are ongoing.

VSS – The company has announced a new VSS scheme where 25 of the 200 job savings will be attributable to Energy Networks. The company are asking for volunteers. There is likely to be an oversubscription of applicants.

STRESS – A new IT system NAMS has been causing problems with the company and staff who were already feeling stressed are feeling it even more. This in addition to an increase in the number of retirements and VSS will put more pressure on our members. We continue to press the company in the Business Forums to have the right staffing levels to meet the demands of the job.

IBM

Trade Union activity in IBM during 2017 focussed largely upon pay with the previous two-year pay deal concluding in July. A series of negotiation meetings with IBM management were held and resulted in an offer which IBM labelled as their best and final offer and ranged from 1.0% at the bottom of the performance scale to 2.5% at the top with an overall pot of 1.5%. This was rejected on ballot by members across the Peel Park and Queensferry locations with members indicating a desire to take action to progress the matter. The feelings of members were fed back to the management team requesting that they reconsider their offer.

Further discussions took place in late October 2017 where the company presented a revised offer in the form of a two year deal ranging from 1.3% at the bottom of the performance scale to 2.7% at the top with an overall pot of 1.8%. This offer was put to members in a ballot with a view indicated from the TU side that it was the best that could be achieved through negotiation. The offer was accepted across both Peel Park and Queensferry locations and was implemented in the December 2017 pay run with the deal running from 1/7/2017 to 05/09/2019.

Everis

Pay & performance

Employees were awarded a pay rise set at 2% albeit it was given rather than negotiated with the trade unions.

More redundancies

Another voluntary severance scheme was applied during the year reducing numbers by a further 7 across Manweb and Scotland. UNISON has been given assurances that there will be no more redundancies over the next year although this is likely to be due to lack of budget rather than lack of business preference.

The VSS scheme last year saw the loss of both reps in Queensferry so a rapid handover was arranged to Jeremy Lawes who agreed to stand and is now the only steward left in Everis in Queensferry. The right to increase to full complement of reps has been reserved.

Branch Office

The Branch continues to run its administration as part of a Shared Service from the United Utilities UNISON Branch Office, support by office staff Sharon Travis and Chris Yates. Our rent is reviewed annually and charges are based on the proportion of members of the two branches.

The branch website www.unison-manweb.org.uk contains the contact details for the branch as well as a range of other basic information to help and guide members needing advice and representation. Any suggestions for additional information are welcome. We would love this to become the first point of contact for any queries so please email any comments about how we could improve the site to the unison-manweb@btconnect.com.

In order to keep UNISON's membership records up to date please can you check your membership details are correct? You can view and update your membership records by logging onto to www.unison.org.uk and clicking onto the box on the right hand side "Update your details, Members login here". Hopefully the process should be relatively straightforward but if you do get any problems please contact your local steward.

Representation in the wider union

Our stewards have continued to represent the Branch at regional and national meetings to ensure our voice is heard. Our participation and contribution to discussions and decisions on campaigns has always been well-received and we remain one of the few branches who consistently submit motions for debate and discussion at National Energy Conference. The following is a summary of some key activities we have participated in:

National Energy Conference – Brighton - June 2017

UNISON branch delegates from all Energy companies met to debate and agree policy at the annual conference in June last year. Once again Tom Gibbons represented our branch participating in debates on many concerns facing members in our industry. One motion in particular summarised the situation explaining "***The Energy Sector has faced major changes including the splitting off of the distribution businesses, company mergers, business diversification, the sell-off of established core businesses such as retail and contracting, outsourcing and off-shoring. Workers have been shifted from company to company and role to role with changing working conditions, new locations, different contract terms and increasing employment insecurity***".

Calls were made for extra support for stewards and members from Regional and National UNISON. Support was given for campaigns to challenge discrimination at work as well as to renew the Call Centre Charter campaign for workers rights.

National Delegate Conference – Brighton - June 2017

UNISON branches from across the country met to debate policy at UNISON's National Delegate Conference. Branch Treasurer Tom Gibbons again represented our branch over the 4 days of the

conference and participated in discussions on numerous issues from debates about Brexit and Devolution to a campaign to boycott the Sun newspaper.

Policy was adopted to continue to oppose the Tory Trade Union Act (2016) which introduced further restrictions and regulations to hamper trade unions and undermine their finances. It was agreed to step up recruitment in the private sector where thousands of former public sector workers have been shunted in outsource deals. Scores of other policies were debated and agreed on issues such as Child Labour, recruitment of Back workers, disability, Mental Health, NHS funding, pay and in-work poverty, public service campaigning, stress and sickness and many more.

Appendix I – Officer Nominations 2018

| | |
|--------------------------------|--------------------------------------|
| Chair | Joe Morgan |
| Vice-Chairperson | Stephen O'Connor |
| Secretary | Dave Read |
| Treasurer | Tom Gibbons |
| Branch Auditor (1) | Jim Brown |
| Branch Auditor (2) | Eddie Rothwell |
| Education co-ordinator | Sally Williams |
| Lifelong learning co-ordinator | Sally Williams |
| Equalities Co-ordinator | Carol Smith |
| Health and Safety Officer | Angela Porthouse |
| Communications Officer | <i>Andy Jones (Declined) Vacancy</i> |
| International Officer | Stephen O'Connor |
| Membership Officer | <i>Vacancy</i> |
| Young Members Officer | <i>Vacancy</i> |
| Welfare Officer | Angela Porthouse |
| Labour Link Officer | <i>Vacancy</i> |
| Retired Members Secretary | Shirley Vickery and Jim Brown |
| Sports and Social Officer | Angela Porthouse |
| LGBT Officer | <i>Vacancy</i> |

Appendix II – Steward Nominations 2018

| Business | Location | Posts | Nominations |
|-------------------------|--------------------|-------|---|
| Energy Networks | Prenton | 3 | Geoff Littler |
| | | | |
| | Aberystwyth | 1 | |
| | Caernarfon | 1 | |
| | Cefndy Road | 1 | |
| | Chester | 1 | |
| | Gateway House | 1 | |
| | Hoylake | 1 | |
| | Liverpool | 1 | |
| | Llandudno Junction | 1 | |
| | Middlewich | 1 | |
| | Oswestry | 1 | |
| | Rhostyllen | 1 | |
| Energy Retail CSC | Warrington CSC | 5 | Michael Kay Angela Porthouse Sally Williams Jo McDonnell |
| | | | |
| | Rhos CSC | 5 | Nicola Bishop Dana Davies |
| | | | |
| | Home Based Members | 1 | Carol Smith |
| Energy Retail Dataserve | Warrington | 2 | |
| | | | |
| IBM | Queensferry | 2 | Dave Read Tom Gibbons |
| | | | |
| Everis | | 2 | |
| | | | |

Appendix III – Steward Nominations to Company Bodies 2018

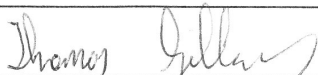
| Company Body | Posts |
|--|-------|
| | |
| ScottishPower Company Council | |
| | |
| ScottishPower Company Health and Safety Forum | |
| | |
| ScottishPower Pensions Forum | |
| | |
| Energy Networks Company Council | |
| | |
| Energy Retail Joint Negotiating and Consultative Forum | |
| | |
| Sales, Services & Marketing Consultative Forum | |
| | |
| Operations Joint Consultative Forum | |
| | |
| Learning and Development Forum | |
| | |
| IBM Company Council | |
| | |
| Everis | |
| | |

Appendix IV – Finance Report

| | |
|--|--|
| MERSEYSIDE AND NORTH WALES ELECTRICITY BRANCH UNISON (06443) Period 1 January 2017 to 31 December 2017 | |
|--|--|

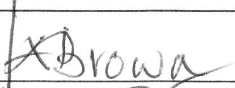

| BRANCH INCOME - GENERAL FUND | 2017 | |
|-------------------------------------|-----------|--------------------|
| | £ | £ |
| Branch Funding Received in 2017 | 12,537.06 | |
| Branch Local Levy | 1,380.00 | |
| Retired Members Subs | 75.00 | |
| Total Income | | £ 13,992.06 |
| BRANCH EXPENDITURE - GENERAL FUND | 2017 | |
| | £ | £ |
| Administration | 6,894.23 | |
| Honoraria | 320.00 | |
| Conference & Group meetings | 1,151.88 | |
| Branch Meetings inc AGM | 949.98 | |
| Other Meetings | 429.13 | |
| Publicity | 619.80 | |
| Education | 612.40 | |
| Affiliations | 60.00 | |
| Transfer to Welfare Fund | 1,380.00 | |
| Local Activities | | |
| Total Expenditure | £ | 12,417.42 |
| General Fund Surplus | £ | 1,574.64 |
| BRANCH INCOME - WELFARE FUND | 2017 | |
| | £ | £ |
| Branch Local Levy from General Fund | 1,380.00 | |
| Total Income | | 1,380.00 |
| Transfer to Welfare Fund | | £ 1,380.00 |

| BRANCH BALANCE SHEET | 2017 | |
|---|-----------|------------------|
| | £ | £ |
| Fixed Assets | 0.00 | 0.00 |
| Current Assets | | |
| Debtors | 0.00 | |
| Deposit Account | 64,921.53 | |
| Current Account | 26,839.98 | £ 91,761.51 |
| Current Liabilities | | |
| Creditors | 0.00 | 0.00 |
| NET CURRENT ASSETS AT 31 DECEMBER 2017 | £ | 91,761.51 |
| Funded by: | £ | £ |
| General Fund balance at beginning of the year | 46,497.68 | |
| Excess of Income over Expenditure | 1,574.64 | 48,072.32 |
| Welfare Fund balance at beginning of year | 42,309.19 | |
| Transferred to Welfare Fund | 1,380.00 | 43,689.19 |
| ACCUMULATED FUNDS | £ | 91,761.51 |

| | |
|--------------------------|---|
| T Gibbons, Hon Treasurer |  |
|--------------------------|---|

AUDITORS CERTIFICATE

We have examined the books and vouchers of the MANWEB Branch of UNISON and in our opinion the above balance sheet and income and expenditure account gives a true and fair view of the financial position of the branch at the 31 December 2015, and of the income and expenditure for the year ended on that date.

| | |
|-------------------------------|---|
| J Brown, Auditor |  |
| E A Rothwell, FMAAT, Auditor, |  |