

West Yorkshire Group Insurance Scheme

**Unaudited Accounts
for the year ended
31 December 2016**

***KJA Kilner Johnson Limited
Chartered Accountants
Cleckheaton***

West Yorkshire Group Insurance Scheme

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West Yorkshire Group Insurance Scheme

Business Information

Accountants KJA Kilner Johnson Limited
Network House
West 26
Cleckheaton
West Yorkshire
BD19 4TT

Scheme Address Federation Offices
Trennarren 3 Eastmoor Road
Wakefield
West Yorkshire
WF1 3RY

West Yorkshire Group Insurance Scheme

Chartered Accountants' report to West Yorkshire Group Insurance Scheme on the unaudited accounts

In accordance with the engagement letter, we have compiled the accounts which comprise the Profit and Loss Account, Balance Sheet and the related notes from the accounting records and information and explanations you have given to us.

The accounts have been compiled on the accounting basis set out in note 1. The accounts are not intended to achieve full compliance with the provisions of UK Generally Accepted Accounting Practice.

This report is made to you in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the accounts that we have been engaged to compile, report to you that we have done so, and state those matters that we have agreed to state to you in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than you for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England & Wales and have complied with the ethical guidance laid down by the Institute.

You have approved the accounts for the year ended 31 December 2016 and have acknowledged your responsibility for them, for the appropriateness of the accounting basis and for providing all information and explanations necessary for their compilation.

We have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the accounts.

KJA Kilner Johnson Limited

KJA Kilner Johnson Limited
Chartered Accountants
Cleckheaton

31 January 2017

West Yorkshire Group Insurance Scheme

Trading and Profit and Loss Account for the year ended 31 December 2016

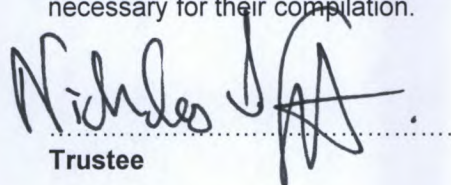
	2016 £	2015 £
Contributions	1,964,653	1,951,871
Other direct costs	1,816,438	1,799,462
Gross surplus	<u>148,215</u>	<u>152,409</u>
Other income	798	1,305
Expenses		
General administrative expenses	45,429	-
Legal and professional costs	630	600
	<u>46,059</u>	<u>600</u>
Surplus	<u>102,954</u>	<u>153,114</u>

West Yorkshire Group Insurance Scheme

Balance Sheet as at 31 December 2016

	Notes	2016 £	2015 £
Current assets			
Debtors and prepayments	4	8,205	8,528
Bank/building society balances		<u>274,222</u>	<u>170,915</u>
		<u>282,427</u>	<u>179,443</u>
Current liabilities			
Trade creditors/accruals		<u>630</u>	<u>600</u>
Net current assets		281,797	178,843
Net assets		<u>281,797</u>	<u>178,843</u>
Reserves			
Balance at start of period		178,843	25,729
Surplus		102,954	153,114
		<u>281,797</u>	<u>178,843</u>

I approve these accounts which comprise the Profit and Loss Account, Balance Sheet and related notes. I acknowledge my responsibility for the accounts, including the appropriateness of the accounting basis as set out in note 1, and for providing all the information and explanations necessary for their compilation.


Trustee


Trustee

31 January 2017

West Yorkshire Group Insurance Scheme

Notes to the accounts for the year ended 31 December 2016

1 Accounting basis

The accounts have been compiled on a basis that enables profits to be calculated in accordance with UK Generally Accepted Accounting Practice.

2 Profit and loss account analysis

	2016 £	2015 £
Contributions		
Serving member contributions	1,225,466	1,237,839
Retired member contributions	739,186	714,032
	<u>1,964,653</u>	<u>1,951,871</u>
Other direct costs		
Serving members insurance premium	1,125,168	1,134,193
Retired members insurance premium	691,270	665,269
	<u>1,816,438</u>	<u>1,799,462</u>
Other income		
Interest receivable	334	347
Commissions	464	958
	<u>798</u>	<u>1,305</u>
General administrative expenses		
Pims training	22,225	-
Office costs	8,159	-
Counselling	14,820	-
Other expenses	225	-
	<u>45,429</u>	<u>-</u>
Legal and professional costs		
Accountants fees	630	600
	<u>630</u>	<u>600</u>
Other expenses		
Insurance policy lump sum	(867,500)	(987,500)
Death in service	867,500	987,500
	<u>-</u>	<u>-</u>

3 Average members

	2016 £	2015 £
Serving members	2,570	2,570
Serving members & spouse	1,557	1,557
Retired members	589	589
Retired members & spouse	1,091	1,091
	<u>5,807</u>	<u>5,807</u>

West Yorkshire Group Insurance Scheme

Notes to the accounts for the year ended 31 December 2016

4 Debtors	2016 £	2015 £
Serving member net contribution	8,205	8,528
	<u>8,205</u>	<u>8,528</u>