

West Yorkshire Group Insurance Scheme

**Unaudited Accounts
for the year ended
31 December 2015**

*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 2015 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

11 January 2016

West Yorkshire Group Insurance Scheme

Trading and Profit and Loss Account for the year ended 31 December 2015

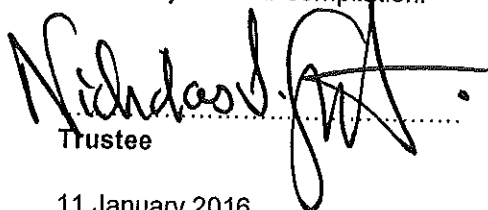
	2015 £	2014 £
Contributions	1,951,872	327,562
Other direct costs	1,799,462	301,859
Gross surplus	<u>152,410</u>	<u>25,703</u>
Other income	1,305	26
Expenses		
Legal and professional costs	600	-
	<u>600</u>	<u>-</u>
Surplus	<u>153,115</u>	<u>25,729</u>

West Yorkshire Group Insurance Scheme

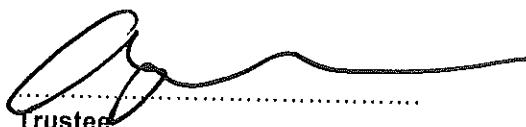
Balance Sheet as at 31 December 2015

	Notes	2015 £	2014 £
Current assets			
Debtors and prepayments	4	8,529	8,747
Bank/building society balances		<u>170,915</u>	<u>16,982</u>
		<u>179,444</u>	<u>25,729</u>
Current liabilities			
Trade creditors/accruals		<u>600</u>	<u>-</u>
Net current assets		178,844	25,729
Net assets		<u>178,844</u>	<u>25,729</u>
Reserves			
Balance at start of period		25,729	-
Surplus		153,115	25,729
		<u>178,844</u>	<u>25,729</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

11 January 2016


Trustee

West Yorkshire Group Insurance Scheme

Notes to the accounts for the year ended 31 December 2015

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 and that provides sufficient and relevant information to enable the completion of a tax return.

2 Profit and loss account analysis

	2015 £	2014 £
Contributions		
Serving member contributions	1,237,839	208,114
Retired member contributions	714,033	119,448
	<u>1,951,872</u>	<u>327,562</u>
Other direct costs		
Serving members insurance premium	1,134,193	190,595
Retired members insurance premium	665,269	111,264
	<u>1,799,462</u>	<u>301,859</u>
Other income		
Interest receivable	347	26
Commissions	958	-
	<u>1,305</u>	<u>26</u>
Legal and professional costs		
Accountants fees	600	-
Other expenses		
Insurance policy lump sum	(987,500)	-
Death in service	987,500	-
	<u>-</u>	<u>-</u>
3 Average members		
	2015 £	2014 £
Serving members	2,570	2,589
Serving members & spouse	1,557	1,592
Retired members	589	564
Retired members & spouse	1,091	1,120
	<u>5,807</u>	<u>5,865</u>

West Yorkshire Group Insurance Scheme

Notes to the accounts for the year ended 31 December 2015

4 Debtors	2015 £	2014 £
Serving member net contribution	8,529	8,747
	<u>8,529</u>	<u>8,747</u>