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T H E M A G A Z I N E F O R M E M B E R S O F A C C O R D

Issue 2 2020

My Accord



The new normal?



Pulling through

Sadly, we have lost some union members to Coronavirus and many more will have lost loved ones.

It's been a terrible time.

Accord members have responded by providing essential services to vulnerable customers, helping those in financial need and keeping the economy and society functioning.

But it's been tough – for those working in branches and other front-line customer services, those working from home, sometimes in isolation, those balancing child care with demanding jobs and missing both family and work colleagues.

We got off to a rocky start with Lloyds Banking Group at the beginning of the lockdown but we have emerged stronger through intensive engagement with the group on members' behalf.

With all of the stress and anxiety, it's difficult to recall all that your union has delivered by working positively with Lloyds Banking Group but here's a reminder:

- Full pay for all permanent full or part-time colleagues no matter what your role is, how the outbreak affects what you do or what your circumstances are
- Protection beyond government guidance for vulnerable colleagues
- Redundancies put on hold
- £200 share award confirmed and paid in May
- 2019 group performance share payments guaranteed
- Increased overtime rates for staff helping to clear urgent backlogs of essential work
- A fairer deal for on-call staff
- Agreement to reimburse travel costs to avoid the use of public transport and get colleagues to work safely, including car parking, petrol and taxi charges
- Reduced branch opening hours with no mandatory change to working patterns/hours or reduction in pay
- Closure of branches where there aren't enough staff to support safe operation with no loss of pay
- Maximum carry over of 20 days if holidays can't be taken
- Re-opening of Flex window to give you chance to review your choices
- Robust operational plans that are sensible, safe, reasonable and do-able
- No Coronavirus related absences to be used in any attendance procedures

- Protective equipment/products provided and installed in workplaces
 - More rigorous estate-wide cleaning regime
 - Stringent risk assessments of all workplaces
 - Provision of equipment to allow as many as possible to work from home
 - Increased flexibility for homeworkers managing child and other caring responsibilities
 - Consistent attestation process for homeworkers
 - Wellbeing desks for homeworkers whose personal circumstances are better suited to a return to an office
 - Extra support for colleagues through Validium (call 0800 970 0100)
 - Launch of leading mindfulness and meditation app, Headspace, free to all UK-based permanent colleagues
- And a £10m Recognition Award that was shared with 40,000 colleagues.

We estimate that more than 10,000 of those colleagues are not union members.

So, if you want to do something positive in return, ask your colleagues to join Accord.

Thanks for your support.

CONFERENCE RESCHEDULED

It's still hoped that Accord's biennial delegate conference will take place in the union's 40th anniversary year.

The decision to postpone was taken the week before the country went into lockdown with the conference scheduled to

take place in April at what turned out to be the height of the Covid 19 crisis. If the event can go ahead it will provisionally take

place in November in Manchester – the same city that hosted the union's first conference back in 1980.

Member feedback

Accord members emailed their feedback and took to social media to thank the union for its support and the communications it sent out during the crisis.

 @Cruella72: Thank you for looking after all Accord members. So proud to be part of Accord. #uptheworkers

 @steveg01: Well done Ged and all the Accord staff at this challenging time for constantly backing up your members and keeping them informed.

 @samholt93: Sooo incredibly thankful for @AccordUnion at this difficult time

“ Comprehensive, clear and concise! Why everyone isn't a member of Accord I just don't know! Thank you.

I really appreciate the regular updates from Accord at this time. They are full of quality content and an essential read. Stay safe.

I appreciate your and Accord's work on behalf of members. You're a light in the darkness!

I have read the joint note this morning and am proud to be part of Accord and LBG. Thank you for working with the company proactively and alongside as we are all in this together.

At this very scary time the union has been there every step of the way to save the day. The difference that you have made to my life along many others is invaluable and I will never forget how much the union has looked after us during this terrible time.

These updates are fantastic for colleagues and managers of colleagues, keep it up Accord.

Difficult times, but the updates show that Accord has a 'grown up' and sensible working relationship with LBG. Members are grateful.

”

 @Jane_Carr84: Well done #TeamAccord you are all amazing... stay safe and well

 @Newfi349: Thank you Ged for all the hard work you and Accord continue to do to support my ex-colleagues and families during this unpredictable time.

 @WendyDriver: Thank you once again for all your hard work. The stress is unimaginable in branches for the front-line staff and we appreciate your support but we need help ASAP please



KEEP US UPDATED

Accord has to be able to prove that it has done all it can to make sure its database of members' names and addresses is up to date. But that's not the only reason it's important that the union has your details.

You could be missing out on important information if your contact information isn't up to date.

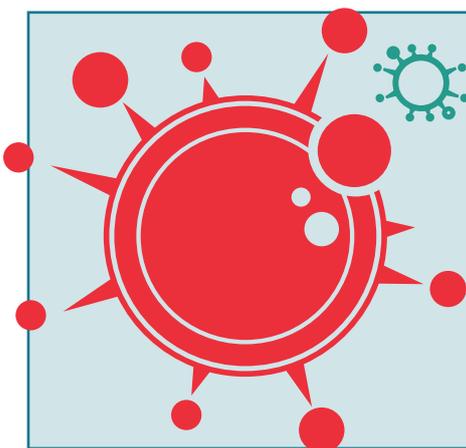
So, if your details have changed please call or email Accord – 01189 341 808

FACT

During the pandemic (since 6 March) Accord has sent a whopping 342,433 emails to its members in LBG.

FACT

LBG's CEO António Horta-Osório praised Accord and Unite in his AGM speech. He said: "I want to commend the collaborative role our unions, Unite and Accord have been playing in helping us address staff concerns."



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Covid chronicles

Accord members have had to find different ways to adapt during the pandemic, from socially distancing at work, trying to educate customers, working from home, being teachers and looking after children while working. *My Accord* spoke to some members early on in crisis to hear their stories...



HELEN POOLE
GROUP TRANSFORMATION

Myself and my partner, Mike, both work in GT which decided to test capability for working from home on 16 March.

The first few days were fine as we could drop off our four year old, Grace, at pre-school before working from home. We set up designated working areas and all was going well. Then Grace developed a temperature so couldn't go to school for a few days. Lockdown was then announced and I came out in chicken pox - it was horrible! I couldn't work for five days so Mike had to take emergency leave to look after Grace. Soon after they both developed chicken pox!

Once we were all back to full health it was about trying to get into a routine. It's worked by splitting our days into dedicated work time and parenting time. Mike works mornings, we have a quick family lunch and then I work afternoons.

When needed we catch up on work once Grace is asleep. Even though we've got a routine it's been hard. Grace is missing her friends and doesn't really understand why she can't go out very much. She's also made numerous appearances on calls with my team! We're just reminding ourselves that we are lucky to have a garden and be able to work from home.



The business has been really supportive of our circumstances and allowed us to work the hours we have needed in order to look after Grace.



SARAH COCKBURN
DUNFERMELINE AND MENTAL
HEALTH ADVOCATE

I've had daily check ins with my head of function throughout and we've worked together to ensure the safety of our colleagues.

We have a great working relationship and she has been a tremendous support to me.

Colleagues have also been having weekly check ins with their TM, which has really helped with engagement as well as making sure their mental health doesn't suffer.



**NAME
SUPPLIED**

I'm usually customer facing in a branch, but I'm a 'vulnerable' person in the Covid 19 world.

I tried unsuccessfully to secure a back office role. Thanks to clear communication from the union and a useful call with Scott McDermott I was able to self-isolate at home and keep a good relationship in place with my manager.

Thanks to Scott for listening to my concerns and pointing me in the right direction. The Accord emails have been timely and spot on with colleague concerns.



TRISH MILWARD
UTMOST LIFE AND PENSIONS

It's been very interesting - adjusting to working from home, struggling to organise my day and keep my work and 'me' time separate as there's only me here. I'm also finding my cat wants to sit on my lap at the most inopportune moments!

A personal note - my father passed away recently and although we've had a cremation service, we could only have 10 people there. We streamed it to allow family across the globe to be part of it and we'll have a huge celebration at some point when circumstances allow.



LORRAINE MACDONALD
LLOYDS BRANCH



I had to stay at home. I'm in the group that the government didn't want to have face to face contact with customers as I've got an underlying long-term illness that affects my immune system.

My manager and the bank have been brilliant. I've felt very guilty about sitting here safe! But watch this space - hopefully it won't be too long before I can go back to branch and help out.



KELSEY JONES
FINANCIAL ASSISTANCE TEAM

I had to self-isolate at the start because I live with my grandparents who are classed as vulnerable.

Before that I was working in the customer financial assistance team which has been crucial during the pandemic. We speak to customers who are financially impacted because they're vulnerable. So you can imagine that during these times the pressure has increased for those who are already struggling. It's rewarding to be able to relieve some stress for customers by being flexible with arrangements and offering different strategies to get them back to financial health.

The most challenging part was knowing what to say to customers who asked what would happen to managing their accounts in the future, credit file impact and most importantly how they would balance their priority bills against their creditors.

What we were able to say is that we're doing everything that we can as a business and that things change daily. Customers were grateful that we were still working and helping them manage their accounts and risking our health to do so.

Managers did everything they could to ensure that colleague safety was the number one priority.



ALLY PARKER BANKS
GLASGOW CONNECT

Working through these times has been really rewarding.

Now more than ever people need all kinds of support, from colleagues to customers. I can also say without a doubt that I have felt extremely supported by the people I work with and the management.

After returning to work after my self-isolation, I found the need to quickly adapt to new news every day, and that was made as smooth as possible with the help and support of the people I work with.

They have been exceptional and made these confusing and uncertain times incredibly manageable.



PHILIP DEARING
HALIFAX
SCARBOROUGH

Working in branch brought new challenges.

The spectrum of customers we get vary from those in practically full PPE clothing to those who are just continuing life as if nothing has changed. The reward for us is in helping to educate our customers around other ways to do their banking.

When we were reaching out to our customers over 70 they were so grateful. Sometimes we were the first person they'd spoken to.



Sue Johnson (left) and Karen Fraser (middle) outside Cawley House in June 2017 when the recognition agreement with MBNA was signed.

Covid at Cawley House

Chester Cawley House was one of the first buildings in Lloyds Banking Group to have a colleague diagnosed with Covid 19 at the very early stages of the pandemic.

The building closed for deep cleaning straight away, opening two weeks later, during what was a very unsettling time for almost 3,000 staff who work there.

Karen Fraser is the lead rep for the site, supported by a team of five.

Says Karen: "It was a mammoth and slow task to get colleagues laptops

so they could work from home. Those too anxious to work in the office while they waited were allowed to go home with full pay."

The building was made as safe as possible for those who couldn't work from home, with two empty desks between colleagues, extra cleaning and a scaled down canteen.

Karen, though working from home, went into the office regularly to help members with their queries and issues. She says: "I supported a member with an agile working request which we got upheld via webex. I also helped a member who the company said didn't qualify for a laptop to get one. The rules on this changed thanks to Accord's negotiations."

Karen also managed to recruit nine new members. "They were extremely eager to join after hearing the great feedback about the union, the Covid updates and the support new starters were getting around laptops."

Karen says she's had fantastic support from her team of reps and Accord officer Sue Johnson.

“It was a mammoth and slow task to get colleagues laptops so they could work from home.”

KAREN FRASER



JULIE WRIGHT
HALIFAX REDCAR

Personally I feel very fortunate that the company has treated me and all colleagues extremely well and continued to give us full pay whilst working reduced hours.

They were quick to ensure we worked out of one branch, send the protection screens, hand sanitiser and the flooring spots out which have all helped. As a manager I have had to recognise

how different colleagues are feeling as there have been a wide range of emotions which is totally understandable. Redcar branch have pulled together as a team and have done a fantastic job supporting our customers. The majority are patient and understanding but we are still needlessly seeing elderly customers in our branches despite trying to educate them.

ALLISON HOWIE
BANKING CONSULTANT BOS GLASGOW AND MEMBER OF THE PEC



I'm currently supporting business banking with the Coronavirus Business Interruption Loan Scheme.

Colleagues were extremely anxious when the epidemic started, especially before lockdown. My SBM took steps early on to minimise risk e.g. removing the service tablets.

Now people have settled

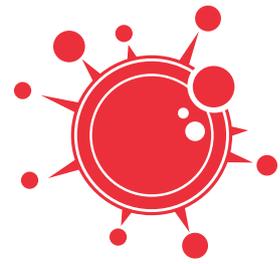
into the 'new normal' branch environment, however colleagues are still anxious about customer interaction.

Most customers have been on board with the changes to our branches, with a few exceptions. We all feel that clearer guidance and posters for customers would have made this much easier earlier on.

I've worked closely with my area director, the senior bank management as well as the reps and members, as everyone tries to navigate their way through the updates from LBG.

Great communication is vital, as problems can escalate rapidly if not dealt with appropriately, and even more so just now. To help

this, I've focused on making sure there's clear and transparent communication between SBMs and their teams as with SBMs often now working remotely this is even more important.



Painting through the pandemic



Associate member Jennie McPherson has been busy painting during the lockdown and is raising funds for the NHS Charity Appeal, with those who donate being in with a chance of winning one of the pieces of art.

Jennie took voluntary redundancy from Dagenham branch in 2017 after 32 years' service and remained an Accord member. Although she still lives in the south she moved to Wolverhampton to care for her 87 year old mother during the pandemic.

She says: "My mum loves feeding and looking after her robins, starlings, blackbirds and other birds and has even given some of them names. A year ago I bought her a beginners watercolour set so she could paint them instead of just watching them. But she'd put it off until 'stay at home' inspired us both to get painting."



Jennie and her mum were so moved by the work the NHS were doing during the crisis they decided to do something to try and raise money. And that's when they started painting a watercolour every two days - you can see all the paintings, donate and be in

with a chance of winning one of them by clicking on the link below.

Joint assessments take place

Accord successfully lobbied government, through its affiliation to the TUC, for mandatory Covid 19 risk assessments to be carried out at every workplace, and for it to be done jointly with recognised trade unions.

As a result the union has been heavily involved in LBG's approach to workplace risk assessments and reps are now involved in those assessments with the

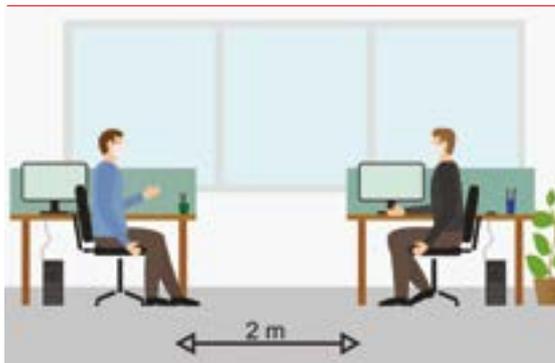
bank's management.

They are in the process of being trained and says Jim Fielding: "This will make sure they don't become mere tick box exercises, that you get a say in how risks are managed in your own workplace and are kept informed.

"The TUC's efforts (of which Ged Nichols is the current president) significantly influenced the government's guidance

and you should be proud that your support for Accord has led to such a positive outcome for all UK workplaces."

There were initial reports of assessments being carried out by branch managers without a rep. In these cases reps were advised to carry out another inspection on their own, or with the manager to reassure colleagues that Accord is satisfied with the control measures in place.



WELLBEING DESKS A SUCCESS

In Accord's update to members on 18 May it was announced that the bank was setting up 'wellbeing desks' for colleagues who felt it was better for their wellbeing to work in an office.

There are now 60+ desks available in London, Bristol, Edinburgh, Halifax, Manchester,

Cheadle Heath, Birmingham, Cardiff, Belfast and Glasgow - all with safe social distancing and upgraded cleaning regimes.

The bank is monitoring the demand for other locations in the future and the feedback from people who are using the desks is positive.



“ I felt very humbled by the beautiful singing on the final day, and by the personal stories of how this initiative has helped people be the best they can in work and life. ”

GILLIAN WYLIE, ENTERPRISE TRANSFORMATION DIRECTOR



“ When we set out on this journey, I never imagined it would generate the interest it has or that it would culminate in a finale performance in London. ”

MARTIN ROBERTS, GT MENTAL HEALTH LEAD

Lean on Me FOR MENTAL HEALTH

The last edition of *My Accord* [Issue 1 2020] reported on Group Transformation's unique approach to looking after colleagues' mental health.

Around 300 colleagues in five locations took part in hour long singing sessions called 'Tune In'. The grand finale has now taken place with all the groups coming together to celebrate what they've achieved. The team has recorded a single and video to raise money for Mental Health UK – a charity which will be crucial to so many during and following the Covid 19 pandemic.

The song was *Lean on Me* by Bill Withers and it can be downloaded [here](#). You can also make a donation to the team's target of £10k. Fundraising so far stands at more than £3,750.

How to take control of debt

Financial challenges like unexpected bills, car expenses, home repairs or illnesses can lead to debt. The Bank Workers Charity (BWC) has put together some handy tips to make sure debts don't spiral out of control.

→ Prioritise the debts

Make a list of what's owed and prioritise the debts that need dealing with first, bearing in mind interest rates and what debts have larger consequences if missed. Priority debts would include rent or mortgage, council tax and utility bills.

→ Control spending

Do we need it, or just want it? Take the time to consider all spending on a monthly basis, and think about where you need it to go, rather than where money has gone. Small costs can add up over time, so remember to ask for, and keep receipts to make sure nothing is forgotten.

→ Get independent advice

Managing debt can be difficult and it can be hard to know where to turn

for help. Seek advice from reputable organisations who are familiar with problem debt. They'll be able to give good advice on the next steps to take.



Whilst some of us can deal with debt ourselves, sitting down and talking to someone about the situation can help.

Whether you're already in debt or worried about getting into it, to see what more you can do to gain control of your finances.



Mental Health Awareness week took place 18-24 May and the theme this year was kindness. The Mental Health Foundation said it was the most important week it has hosted as protecting mental health is central to coping with and recovering from the pandemic with the psychological and social impacts likely to outlast the physical symptoms of the virus.

A change of position

After spending years suffering from Chronic Fatigue Syndrome (CFS/ME) one member swapped her busy project manager role at LBG to become a yoga instructor.

And Sarah-Jane Gannon also received five figure out of court settlement from the bank after her legal team argued that it was responsible for her condition worsening.

Sarah-Jane started her career as a PFA in Leeds and was diagnosed with CFS three years later. She says: "The role and pressure of targets didn't help. It could have caused my CFS but we'll never know. I had to take time off and it was a hard job to do if I was having a bad day in terms of seeing customers etc."

It was then she moved to work as a project manager meaning she could plan better around her illness. For the first seven years everything was fine and Sarah-Jane was supported by her managers. However a switch of management team changed all this and a complete lack of understanding from them meant things went downhill.

Sarah-Jane continues: "I worked on some high profile projects but was often required to work 60 hour weeks, even though I was part-time. My manager

just didn't care and I was so stressed my hair was falling out. I contacted Accord who said I could take legal action as it was clear there were no workplace adjustments being put into place."

She continued being put under pressure which resulted in stints of time off. The last one was the longest and her doctor wouldn't let her return until there was a proper plan.

Says Sarah-Jane: "Accord's Jim Fielding actually had to write my return to work plan as management didn't seem able to do it properly."

Eventually when Group Transformation was formed, Sarah-Jane was put into a team in London. "Working from home was part of my contract at this point and I was told I wouldn't fit in the team as they needed people who could come into work."

Enough was enough and Sarah-Jane was eventually granted VR.

She says: "I'm now concentrating on my yoga teaching and specialise in helping people with disabilities. I'm so grateful to Jim - he's been so supportive and I



I was often required to work 60 hour weeks, even though I was part-time.

SARAH-JANE

don't think I could have done it without him. I know there are people who are in a very similar situation to me and hope that by telling my story they realise there's something they can do about it"

Legal benefit for Accord members in Scotland



DALLAS McMILLAN

Dallas McMillan can help if you or an immediate family member has been involved in or is suffering from:

- A road traffic accident which was not your fault
- An accident at work
- An accident in a public place (for example a tripping accident in the street)
- An industrial disease (e.g. asbestos related)

If you're in Scotland and make a compensation claim, new rules mean that the solicitor who takes on your case is entitled to 20% of your damages.

Not so for Accord members. If they have an accident in Scotland and use the union's legal service (Dallas McMillan) they will recover 100% of any damages in a successful case.

The new regulations came into force in April 2020 and say that if somebody instructs a solicitor to pursue a compensation claim for them, they can take 20%

up to £100,000. This figure drops to 10% for amounts between £100,000 and £500,000 and then 2.5% on anything over £500,000.

Says David McElroy from Dallas McMillan: "The figure that is suggested solicitors charge is the figure they will charge. If a solicitor recovers £20,000 for you, they would take £4,000 of that as their fee leaving you with £16,000.

"These regulations highlight how important it is that Accord members and their families are aware of the help they can get from us. Why give away 20% of your damages when you can recover everything that you are rightfully entitled to by using the legal services that Accord offer?"



EQUALITY GROUP TAKES SHAPE

Accord's Equality Group which was formed at the start of 2019 is moving forward with the union's Chris Rimell at the helm. And he's now got the new equality lead for the PEC, Sheeba Hamid, fully on board.

The group has set up a calendar it will use to raise awareness of equality, diversity and inclusion issues over the next few months. For some of the key dates, the group will hold events and there will also be communication in the form of blogs etc.

Says Chris: "It's great to see the group take shape, and this is the first public milestone since we began. The Equality Group is open to all members and will help shape our activities over the coming months. We'd also encourage members to get involved in our upcoming events and awareness campaigns."

Says Sheeba: "I'm a strong believer that everyone should be given an equal opportunity to excel in life, irrespective of their background. To enable this, we need to actively work towards removing the barriers our members are facing. Only then will we be able to ensure that our workplaces are welcoming, inclusive environments, where everyone is treated fairly and with dignity and respect."

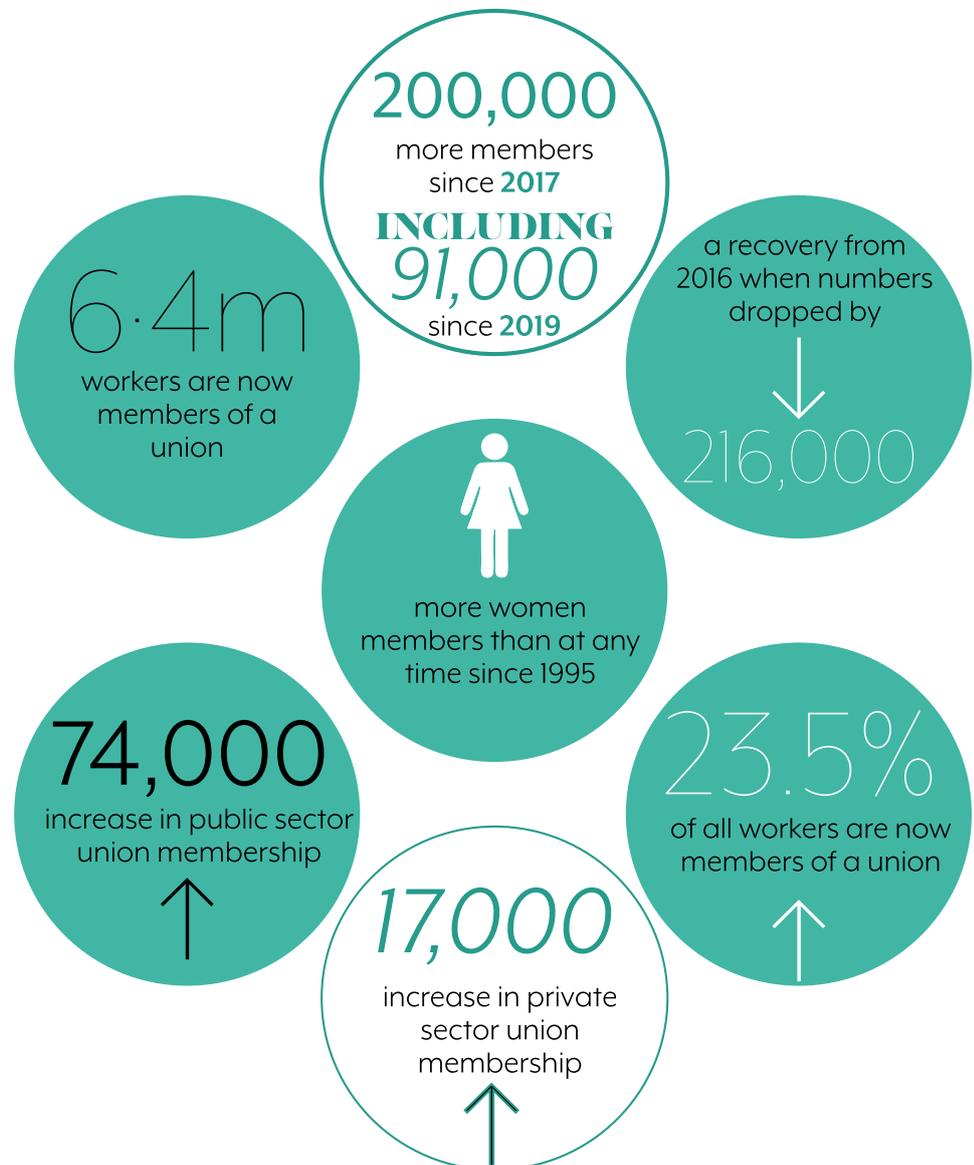
“I'm a strong believer that everyone should be given an equal opportunity to excel in life, irrespective of their background.”

SHEEBA HAMID, EQUALITY LEAD FOR THE PEC

If you want to get involved, watch out for the group's communications or email

TUC MEMBERSHIP RISES

Union membership has gone up for the third year with 6.4m members. Plus, the TUC said these most recent figures didn't take into account increases in union membership since the coronavirus outbreak.



Working from home expenses

Many thousands of colleagues who are working from home during Covid 19 could claim for expenses incurred.

If your employer requires you to work from home, and that has increased costs on things like heating and electricity you're entitled to claim something back for them in the form of tax relief.

Apportioning the cost is difficult so you can opt for a £6 per week flat rate. Or you

can claim tax relief on £6 of income, which for basic 20% taxpayers is £1.20 per week (around £60 per year) and 40% tax payers £2.40 per week (about £120 per year).

Accord did ask LBG to consider making the £6 payment to all homeworkers. But given around 60,000 colleagues are working from home that sum quickly runs into millions so the bank declined the request.

Want to sleep better?

Many people struggle with sleep at the best of times, but in recent months the number of people having problems has increased hugely.

Research says that one in four people in the UK have a sleep disorder.

The Bank Workers Charity (BWC) has put together some simple tips to help you have a sound and restful sleep:

Keep a healthy diet

Eating and drinking healthily is good for general wellbeing and also for sleep. Including fresh fruit, vegetables, and proteins that are rich in B vitamins in diets – such as fish, meat and egg – helps the body produce and regulate melatonin, the sleep-inducing hormone.

It's advisable to avoid caffeine from midday onwards and also alcohol as it can affect sleep.

Create the right environment

Removing distractions from the bedroom can help people sleep better. Considering the ideal temperature, noise levels and ambience, and restricting TV, computer and mobile phone usage to other rooms can help.

Avoiding using devices within two hours of going to bed will reduce your exposure to 'blue

light' – which suppresses the production of melatonin, making it difficult to sleep.

Look after your mind and body

Making small changes to improve mental and physical wellbeing can enhance the quality of sleep. Relaxation techniques such as mindfulness, meditation, yoga and tai chi can also help. Spending as little as 20 minutes a day to be aware of breathing helps to focus the mind, reduce stress levels, and lower tension.

Physical activity will help tire your body and improve your mood by releasing endorphins (a 'feel good' chemical).

Develop a sleep routine

The right amount of sleep plays an important role in maintaining health. The National Sleep Foundation (NSF) recommends that people rest for between seven and nine hours a night (on average).

You could take note of your sleep patterns and habits to identify how much rest you're getting each night. Keep track of what works best for you in helping you to achieve a restful sleep and make it a part of your daily routine.

FREE SUBS!

Did you know that if you're on maternity or adoption leave you don't have to pay union subscription fees for up to 12 months?

The offer is for members who are up to date with their subs and have been in the union for at least 12 months (if not, free subs start on the one year anniversary of membership until you return to work).

To apply, email:

Make sure to include:

- Full name and workplace
- Membership or employee ID no.
- Personal contact details
- Date leave starts.

Applications should be sent to Accord before the period of maternity/adoption leave starts and need to be accompanied by a copy of your MAT B1 form or a confirmation email from your line manager. If it's received after this, no retrospective refunds will be due, but will apply to the remainder of the leave.

Before returning, members should send another email to

including:

- Full name and workplace
- Membership or employee ID no.
- Return to work date
- Weekly hours.

Make sure you spread the word to any members who have leave coming up!

CASE STUDY

Accord cashback scheme

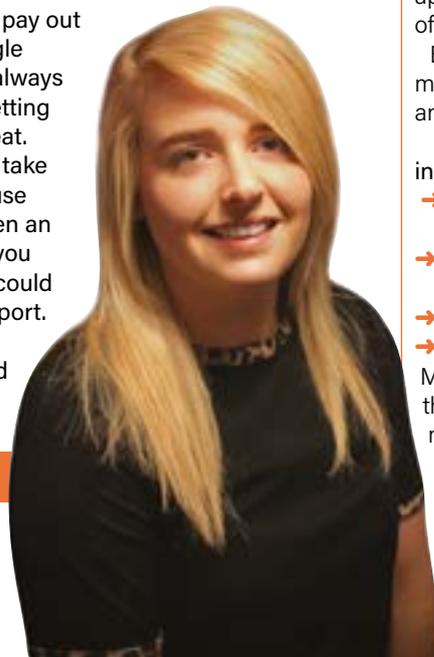
One Accord member had the cover she needed when she was diagnosed with an illness thanks to the scheme.

Leila Ives took out decreasing term assurance and critical illness cover when she was 28, receiving cashback at the start of the policy.

She said: "I've had critical illness cover since I was 22 thinking it was wise 'just in case.' When I moved house I took out this policy for a larger amount as the mortgage was higher."

When she was 30 she was diagnosed with multiple sclerosis and received her pay out within a week. Leila payed off her mortgage and bought another property to guarantee an income if she couldn't work down the line.

Leila continues: "I travel to London for treatment so the pay out means I don't struggle financially and can always afford my travel – getting it so quickly was great. I'd advise anyone to take out insurance because you never know when an illness might mean you can't work and you could have a family to support. The cashback at the outset was an added bonus."



Neil takes the reins

Under normal circumstances, Neil Magill would have taken up his role as president of Accord at the end of the union's 40th biennial conference in Manchester. Neil from Belfast fraud and disputes department got 54% of the member vote to secure the role and took up office on what would have been the final day of conference, 24 April, which was also his birthday. My Accord spoke to Neil to find out more about him and how he hopes to help members during his two-year term....

First of all how did it feel to be elected?

I was absolutely delighted and completely overwhelmed when Ged called me. I went into this with no expectations as I knew I was up against a really strong candidate in Carol Knowles. Not knowing how the election was progressing while it was live was nerve-racking, but in the sites where I work in Northern Ireland, members were optimistic about my chances and appeared to be voting in reasonable numbers which was giving me hope.

I'm really encouraged that my experience, values and goals struck a chord with the majority who voted and my sincere thanks go to everyone who participated and voted in the election.

Thanks also to the many members who contacted me throughout the election period with words of encouragement and support. I've done recruitment work for Accord on sites in England, Scotland, Wales and Northern Ireland and these messages came from all parts of the UK which was humbling. I've become reacquainted with many old colleagues and friends and thanks to Accord gained many more. I will do my utmost to deliver on my goals over the next two years.

Tell us a bit about your history with the union?

I've been a member since I joined the bank in 2002. I've always been interested in helping people and wanting them to be treated fairly so decided to stand for election to become a rep in 2009. Since then I've been part of many Accord executive committees, representing members' interests in business areas such as the old group operations, connect and resolve. As the years passed, I wanted to learn more about the governance of the union and work more closely with the Accord staff. I stood for election to the Accord PEC four years ago and was successful. I learned my craft for the first two year period and then the drive in me wanted to do more so I stood for vice

president two years later and again was successful.

You've been part of the PEC for four years - what made you decide to run for president?

I hadn't planned on it. However, I got sad news that a dear friend had died suddenly in January 2019. Coupled with the fact that I honestly believed I could make a difference for our members, I realised life was too short to have regrets so I decided to stand for election the next time I could.

You are the first ever president to come from Northern Ireland - how does that feel?

Those who know me well will understand the love I have for my country and its place within the UK. It fills me with immense pride - for myself and the many fabulous union reps and members I've had the pleasure of working with. In Belfast I have a fantastic working relationship with all management and in particular the head of fraud, Sharon Clarke and the head of connect, Jim McCooe. The help and support they have given me over many years and during this election will always secure them a special place with me.

What would you say to members about how you'll approach the role?

I said in my election address that: "Everything we have is worth fighting for." Given what's going on in the world right now and the fact that we're in uncertain and unprecedented times, that sentiment is even more important now than ever before. I will continue to work tirelessly for all of our members over the next two years along with our newly elected PEC and our fantastic team of Accord staff.

How do you feel the union and the companies it works with are dealing with the current situation?

Whilst I have a high opinion of how LBG



Those who know me will understand the love I have for my country.

NEIL



and other employers we are recognised by are responding to our opinions, I think our members' positive feedback on what we are achieving says it all. Together, Accord and LBG have amassed significant goodwill for actions taken to date and not just amongst our members but in those colleagues who currently sit outside the union family. The test remains though as to how the employers and Accord can steer our members to the 'new normal' and that will present significant challenges for many. What I will continue to say is that all colleagues will remember how their employer treated them during this difficult time. Good treatment will be paid back by employees and bad treatment will be remembered negatively forever.

How've you managed to work through the pandemic and what's your personal experience been?

I have continued to work through the pandemic supporting our members and the business in trying to make the right choices. I was meant to have a week's holiday over the Easter period but ended up working most of it due to the pandemic. My phone never stopped. I felt I



Interesting times lie ahead and Accord will be influencing all of this change.

NEIL

had to be there for our members, the bank and to support our reps. These have been new and worrying times for everyone and all we can do is try our best to stay safe and support each other.

Once things are back to some form of normal, what do you think the union's priorities are?

Accord has always sought to deliver four essential key objectives – security of employment, fair reward, dignity at work and equality. These priorities should not change but I suspect we will be dealing with a different backcloth to what has gone before. The pandemic has driven the concept of working from home to a place thought impossible only three months ago. That in itself brings fresh challenges along with things such as the banks dependency on off-shore working, its attitude to big sites and the possibility of insourcing some of the services the employer depends upon. Interesting times

lie ahead – Accord will be influencing all of this change at the highest level.

Tell us a bit about you – your family, day job etc...

I have been in my current role for 15 years and worked in telephone banking for three years before that. I've been married to my wife Heather for nearly six years. She's originally from Glasgow but moved to Northern Ireland. We met 10 years ago when I was across to watch a football match – I've been travelling back and forward to Scotland from being 10 to watch football so my friends and family weren't surprised that I ended up marrying a girl from Scotland.

She's the boss especially when the Glaswegian in her comes out! We have a four year old son called Mason who starts primary school all being well this coming September. He is our world and we are loving watching him grow into a little man.

New to the Council..

Accord's Principal Executive Council (PEC) is made up of 17 members and of this number, eight were newly elected for this term. *My Accord* asked them how it felt to be on board....



“ Initially I talked myself out of standing, as I have only been a rep for five years. I thought that there would be other reps who were more qualified. I never imagined that I would be joining the PEC at such a challenging time that we're all experiencing with Covid 19. The PEC has been extremely welcoming, and we're utilising technology to still meet regularly, and are focused more than ever on members' issues.
Craig Thomas, resolve Liverpool ”



“ I first wanted to be part of the PEC after the 2018 conference in Leeds. It was my first conference and it was amazing! I pushed myself right out of my comfort zone and got up and delivered a motion. So nervous, but what a thrill! I was elated to be elected and I'm really excited about what's ahead. Will it be challenging? Yes! Am I ready? I hope so!
Sarah Cockburn, Connect Dunfermline ”



“ I've been an Accord rep for a long time and felt the time was right to set myself new challenges with the experience I've gained. I'm looking forward to learning how Accord operates at a high level with the bank.
At the moment, my main concern is colleagues' safety and wellbeing whether physical, mental, emotional or financial. I'll continue to influence where I can to ensure colleagues are at the heart of what we do!
Nicola Hunter, Connect Belfast ”



Lucy Maller from customer services Halifax is also a new PEC member but was unfortunately unavailable for comment.



“ I feel really privileged to be elected on to the PEC. I can't wait to get started and I'm looking forward to meeting and working with my new colleagues.
Donna McGeary, customer services Glasgow ”



“ It was the shocking figures* about the existence and extent of poverty, especially 'in work' poverty that sparked my desire to stand for election to the PEC. For a number of years our government has been telling us the route out of poverty is work. I hope to persuade Accord to campaign and offer to work with the businesses to explore the extent of the UN's and the SMC's definition of poverty amongst the workforces, then come up with ways to mitigate and attempt to eradicate it.
Stuart Cairney, customer services Halifax ”



“ I was thrilled to be voted on to the PEC. After previously being on the PEC 10 years ago I'm hoping to bring a lot more experience to the role. I'm looking forward to working with the other members to navigate our way through these strange times.
Helen Poole, group transformation Halifax ”

The PEC's vice presidents are Carol Knowles and Richard Joyce, and Sheeba Hamid takes up the position of equality and diversity lead.

*published by the United Nations (UN) & Social Metrics Commission (SMC)

Peace of Mind

WITH THE ACCORD TRAVEL CLUB

Since the World was hit by this terrible virus, your Accord Travel Club has been working hard to support all the Accord Members who had bookings with us.

KEEPING YOU UPDATED

- We got everybody back to the UK safely.
- We've got Covid-19 updates on the Accord Travel Club website.
- We've answered calls and emails promptly!
- We've been obtaining refunds or credit vouchers.
- Re-booked many Members for late 2020 & 2021.

NOW WE CAN HELP YOU PLAN

Many of you have had more serious problems to think about than holidays, but we hope the introduction of our new Peace of Mind Guarantee on selected holidays and our continued Travel Advice, will now help you with those difficult travel decisions that lie ahead!

TRAVEL ADVICE LINE

We take our role as your Travel Club extremely seriously. In the past we've sometimes advised against booking things for Members who've had quotes from elsewhere, if we think it will give rise to complaints later – unlike many Operators.

We want Members to recommend us and return to use us again and again! Those same Operators have now been found out by being named and shamed in all the Covid-19 Customer Satisfaction surveys.

In these times of uncertainty, we'll continue to tell it as we see it! For advice about what's happening around the World - check-out our website. For advice on your chosen destination – RING OR EMAIL US TODAY!

OUR GUARANTEE IS YOUR PEACE OF MIND

- ✓ Book your future holiday with **complete confidence**
- ✓ You can **cancel** or **amend** your holiday up to six weeks before your departure date*
- ✓ **New bookings only** - selected participating airlines only
- ✓ **£49pp low deposit** with **monthly direct debit** available



PEACE OF MIND GUARANTEE

Benchmark Travel who operate the Accord Travel Club on behalf of Accord have now introduced their Peace of Mind Guarantee on selected tailor-made holidays! Make the most of free cancellations and amendments up to six weeks before your departure date!*

Ask about your 'Benchmark Travel Peace of Mind Guarantee' when you ring to book your next holiday through the Accord Travel Club; The criteria to qualify for the Peace of Mind Guarantee are as follows: New bookings made on selected tailor-made holidays travelling in Winter 2020/21 and Summer 2021

That's not all - On those same selected holidays you could pay just £49pp low deposit and then pay the rest by monthly direct debit!*

Don't forget your Union secured important agreements to enable you to book your 2021 holidays now!

*Terms and conditions apply

OUR CURRENT TIPS INCLUDE:

1. BEWARE of booking a **NEW FLIGHT ONLY** with either the low cost or schedule airlines! Most of the current refund problems have been with flight only bookings.
2. INSTEAD let us turn it into a **PACKAGE** and get you an ATOL certificate and greater safeguards. (We can change a flight only into a package with a minimum of 3 nights hotel or car hire).

Want a normal package holiday? We guarantee to beat all 2020/21 Jet2holiday PRICES!

3. DO BEWARE of on-line Companies who let you book a cheap flight with a cheap hotel, give you a cheap price and have now come unstuck with their cheap service – DON'T become one of their next victims!

BOOK YOUR TRAVEL THROUGH YOUR ACCORD TRAVEL CLUB!

T: 01422 847 847 E: enquiries@benchmarktravel.co.uk W: www.accordtravelclub.co.uk

**TOP PRIZE
£5,000**

Swinn! Swinn! Subs draw

Over the past months, that email from Accord telling you that you've won £100 in the subs draw has meant more than ever to members...



I gave the money to my 19 year old daughter Abi. She's on an apprenticeship so is always a bit short of money.
Jane Jacques

My mum was in lock down miles away so I used the money to send her a selection of healthy foods and treats at a time when I couldn't visit. That £100 helped me to cheer my mum up from afar and it was a nice surprise for her too.
Ally Parker Banks

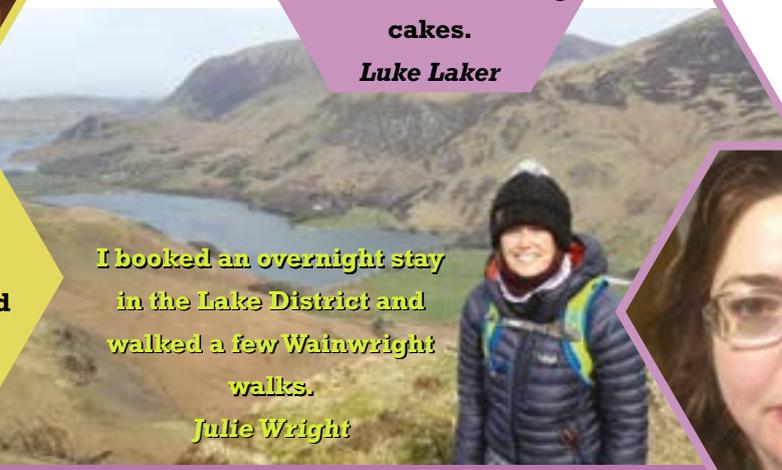


It was a nice boost and took my mind off lockdown with some good news! I put the money towards a new mixer for baking cakes.
Luke Laker

This came the same week I won £140 on the lottery! I bought a new smart TV for my front room which has come in very handy over the last few months!
Lorraine Macdonald



It really cheered me up. I bought a running machine to keep myself physically and mentally fit during isolation.
Kelsey Jones



I booked an overnight stay in the Lake District and walked a few Wainwright walks.
Julie Wright



25 PRIZES OF £100

YOU CAN REQUEST A FULL LIST OF ALL THE WINNERS BY EMAILING INFO@ACCORDHQ.ORG



Fill out this form and send to: Freepost ACCORD UNION. If you don't want to cut your mag a photocopy will do.

Name:

Membership or staff ID no:

I wish to purchase the following number of entries for each month's draw at a cost of £1 each.*
Circle the number of tickets you require:

- 1 2 3 4 5

I have read and agree to be bound by the rules of the Accord Subscription Draw, available at www.accord-myunion.org. *The amount is added to your monthly membership payment.

Signature:

Date:

BENEFITS of membership

B The only thing we will ever sell you is our values as a trade union but we do provide a range of services to make your membership subscription great value for money! All of the services below are provided FREE or at a discounted rate to Accord members...



TAX HELPLINE

If you think you might have paid too much tax, you can call the free helpline. Similar advice would cost between £150 - £200 per hour if independently sought.

0800 470 4535



LEGAL HELPLINE

Experts you can trust. All union members and immediate* families are entitled to use this service which gives access to a qualified legal adviser on any matter. The advice is completely confidential, free and easily accessible.

*Immediate family means your spouse, partner and dependent children.

England & Wales: 0800 884 0118
Northern Ireland: 0808 129 5467
Scotland: 0300 303 1606



WILL WRITING

Members can benefit from a free online Will writing service as well as discounts and expert legal advice on more complex Wills*. Different types of Wills are available to suit your circumstances. The service is quick, simple and professional.
visit: www.accord-myunion.org



PERSONAL INJURY CLAIMLINE

If you're unfortunate enough to be injured in an accident, legal experts on our personal injury claimline can help. Provided by top law firms, they can advise on any type of injury and will ensure you receive maximum compensation as quickly and simply as possible.

England & Wales: 0800 884 0114
Northern Ireland: 0808 129 5467
Scotland: 0141 333 6761

The Accord Members'

Cash £ack Scheme

Specialises in sourcing term assurance and decreasing term assurance, critical illness and income replacement policies.

Simply contact us at the Valley Cash Back Scheme and we'll do the work for you.

We will find you the most competitively priced policies with the best cover, and then give you back a lump sum* which could be up to the cost of your first 9 months' premiums.

Thousands of Accord members and their immediate families have already benefited from this great service.

Speak to us today!
01706 218719

Email: accord@kmfinancial.net
or use our online quoting system at: www.kmfinancial.net/accord

Important regulatory notice: the information given is approved and issued by K&M Financial Advisors Ltd (who run the Valley Cash Back Scheme) authorised and regulated by the Financial Conduct Authority. *£400 is the average lump sum cash back paid last year on each policy under the scheme.

Statement to members

Statement to members issued in connection with the union's annual return for the period ended 31 December 2019. As required by Section 32A of Trade Union and Labour Relations (Consolidation) Act 1992.

Income and Expenditure

The total income of the union for the year was £3,163,240. This amount included total payments of £2,666,294 from members of the union. The union's total expenditure for the period was £2,515,658. The union does not maintain a political fund.

Salary paid to and other benefits provided to the General Secretary, President and members of the Executive

The General Secretary of the union was paid a salary of £131,998, employer pension contributions of £4,000 were made on his behalf plus £11,524 was paid in respect of benefits. The President and other members of the Executive were not paid any amount in respect of salary or benefits.

Irregularity statement

A member who is concerned that some irregularity may be occurring, or has occurred, in the conduct of the financial affairs of the union may take steps with a view to investigating further, obtaining clarification and, if necessary, securing regularisation of that conduct.

The member may raise any such concern with one or more of the following as it seems appropriate to raise it with: the officials of the union, the trustees of the property of the union, the auditor or auditors of the union, the Certification Officer (who is an independent officer appointed by the Secretary of State) and the police.

Where a member believes that the financial affairs of the union have been or are being conducted in breach of the law or in breach of the rules of the union and contemplates bringing civil proceedings against the union or responsible officials or trustees, he should consider obtaining independent legal advice.

Auditors' report Opinion

We have audited the financial statements of Accord (the 'Union') for the year ended 31 December 2019, which comprise the Statement of comprehensive income, the Balance sheet, the Statement of changes in equity and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Union's affairs as at 31 December 2019 and of its surplus or deficit 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 section 28 to 36 of the Trade Union and Labour Relations (Consolidation) Act 1992.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Union in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Council's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Council has not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Union's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The Council is responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Auditors' report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Union and its environment obtained in the course of the audit, we have not identified material misstatements in the Council's report.

We have nothing to report in respect of the following matters in relation to which we are required to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Council's remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Principal Executive Council

As explained more fully in the Council's responsibilities statement, the Council is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Council determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Council is responsible for assessing the Union's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Council either intends to liquidate the Union or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the Union's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Council.
- Conclude on the appropriateness of the Council's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Union's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditors' report. However, future events or conditions may cause the Union to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the Union's members, as a body, in accordance with section 36 of the 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 Auditors' 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.

WMT
Chartered Accountants and Statutory Auditors
Verulam Point
Station Way
St Albans
Hertfordshire
AL1 5HE



11/05/2020

Accord accounts

Income and expenditure

	2019		2018	
	£	£	£	£
Income				
Membership subscriptions		2,463,330		2,283,898
Dividends and interest receivable	18,386		16,552	
Rent receivable	12,000		12,000	
Other income	1,372		5,656	
		<u>31,758</u>		<u>34,208</u>
Gross surplus		2,495,088		2,318,106
Less overheads				
Staff salaries and pensions	1,188,581		1,176,010	
Conference expense	22,863		142,606	
Insurance	29,839		30,495	
Members meeting and travel expenses	117,403		144,149	
Motor expenses	4,991		4,574	
HQ staff meetings and travel expenses	220,644		241,260	
Campaigns & publishing	159,894		129,227	
Telephone charges	37,089		35,136	
Training	5,531		4,622	
Postage	7,935		8,666	
Stationery and office supplies	1,830		1,834	
Affiliation fees	115,127		103,115	
Membership benefits and services	175,390		161,211	
Heating and lighting	5,064		4,798	
Maintenance repairs and IT support	59,955		58,174	
Office rent and rates	13,346		11,922	
Sundry expenses	1,634		4	
Depreciation	53,371		74,649	
Amortisation	14,781		14,781	
(Surplus)/Deficit on sale of tangible assets	(5,203)		-	
Bank charges	19,416		17,392	
Legal and professional fees	69,044		103,120	
Auditors fees	24,317		19,869	
Ballot expenses	5,010		33,185	
Donations	11,100		10,504	
		<u>(2,358,952)</u>		<u>(2,531,303)</u>
Operating surplus/(deficit)		136,136		(213,197)
Subscription draw surplus	101,666		99,248	
Other interest receivable	99		-	
Fair value movements on fixed asset investments	459,886		(183,798)	
		<u>561,651</u>		<u>(84,550)</u>
Surplus/(Deficit) for the year before tax		<u>697,787</u>		<u>(297,747)</u>
Corporation tax		(50,205)		26,068
Surplus/(Deficit) for the year after tax		<u>647,582</u>		<u>(271,679)</u>