1964. No. 155 **[C]**

BUILDING SOCIETIES

Annual Return

REGULATIONS, DATED 29TH SEPTEMBER, 1964, MADE BY THE REGISTRAR OF BUILDING SOCIETIES, WITH THE CONSENT OF THE MINISTRY OF COMMERCE, UNDER SECTIONS 62(3) AND 64(2) OF THE BUILDING SOCIETIES ACT (NORTHERN IRELAND) 1964.

The Registrar, with the consent of the Ministry of Commerce, in exercise of the powers conferred upon him by sections 62(3) and 64(2) of the Building Societies Act (Northern Ireland) 1964(a) hereby makes the following Regulations:—

Citation and Commencement

1. These regulations may be cited as the Building Societies (Annual Return) Regulations (Northern Ireland) 1964 and shall come into operation on 1st October, 1964.

Form of Annual Return

2. The annual return required to be made by every building society under section 62(1) of the Building Societies Act (Northern Ireland) 1964 (hereinafter referred to as the "Act") shall, subject to the provisions of the next following regulation, contain the information and be in the form (hereinafter called "the prescribed form") set out in the Schedule.

Saving

3. An annual return made up to a date prior to 1st October, 1966, is not required to contain in the Balance Sheet, Schedule No. 2, Schedule No. 3 and Schedule No. 7 of the prescribed form information in respect of special advances.

Completion of Return

4. Where appropriate, the word "Nil" shall be inserted against any heading contained in any Schedule to the prescribed form, or against the whole of any such Schedule, as the case may require.

Revenue and Appropriation Account

5. There shall, if it is not otherwise shown, be stated by way of note to the Revenue and Appropriation Account in the prescribed form every material respect in which any items shown therein are affected:—

(*a*) by transactions of an exceptional or non-recurrent nature; or

(*b*) by any change in the basis of accounting.

Balance Sheet

6. The following matters shall be stated by way of note to the Balance Sheet in the prescribed form, or in a statement or report annexed thereto, if not otherwise shown:—

(a) 1964. c. 15 (N.I.).

(*a*) particulars of any moneys owing by the society in respect of deposits, loans and overdrafts which are wholly or partially secured;

(*b*) the general nature of any contingent liability not provided for, and, where practicable, the estimated amount of that contingent liability, if it is material;

(*c*) where practicable, the aggregate amount or estimated amount, if it is material, of contracts for capital expenditure, so far as not provided for;

(*d*) where the amounts of the separate reserves or provisions as compared with the amounts at the end of the immediately preceding financial year show any increases or decreases, the sources from which the increases have been derived and how the amounts of any decreases have been applied;

(*e*) the method of arriving at the amount at which any office premises are shown;

(*f*) the basis on which any item of income tax has been computed.

Size of Return

7. The annual return and every statement or report annexed thereto shall be made on sheets of paper of the size 13 inches by 8 inches.

Auditors' Reports

8. The auditors of a building society shall not be required to deal in their report on any annual return with the following matters contained therein:—

(*a*) the information contained in the annual return up to and excluding the Shares Account;

(*b*) the information contained in—

(i) Schedule No. 1;

(ii) Section "B" and Section "C" of Schedule No. 2;

(iii) Schedule No. 5.

Dated this 29th day of September, 1964.

Ernest Simpson,
Registrar of Building Societies.

The Ministry of Commerce hereby consents to these Regulations.

Sealed with the Official Seal of the Ministry of Commerce for Northern Ireland this 29th day of September, 1964.

(L.S.)

H. Ruben,
Assistant Secretary.

SCHEDULE

To be submitted in duplicate

BUILDING SOCIETIES ACT (NORTHERN IRELAND) 1964

ANNUAL RETURN FOR YEAR ENDED.....

Name of Society..... Building Society
Register Number.....
Registered Office.....
Date of Incorporation.....
Total Membership of Society at end of year.....
Number of Investing Shareholders at end of year.....
Number of Creditors for Deposits and Loans at end of year.....
Number of Borrowers at end of year.....

Names and Addresses of Directors, etc. at the date up to which the Annual Return is made:

	Name	Address
Directors or Committee of Management		
Manager ..		
Secretary ..		

Names of Banks in which society's funds were held on current and deposit accounts at date of the balance sheet:—

.....

.....

.....

1. SHARES ACCOUNT

	£		£
Withdrawals (including £.... Interest, Dividend and Bonus paid out)		Subscriptions .. .. Interest, Dividend and Bonus	
Other Debits:—		Other Credits:—	
.....		.....	
.....		.....	
.....		.....	
Due to Shareholders at end of year		Due to Shareholders at beginning of year	
Shares .. £		Shares .. £	
Interest .. £		Interest .. £	

2. DEPOSITS AND LOANS ACCOUNT

	£		£
Withdrawals, including Interest paid out		Receipts from Depositors .. Interest on Deposits	
Other Debits:—		Other Credits:—	
.....		.....	
.....		.....	
Due to Creditors for Deposits and Loans (excluding banks) at end of year ..		Due to Creditors for Deposits and Loans (excluding banks) at beginning of year	
Loans from Bank repaid, including Interest (or reduction in Overdrafts) ..		Loans from Bank (or increase in Overdrafts) ..	
Due to Bank on Loans and Overdrafts at end of year..		Interest on Bank Loans .. Due to Bank on Loans and Overdrafts at beginning of year	

3. MORTGAGES ACCOUNT

	£		£
Advanced on Mortgages (classified in Schedule No. 1) ..		Repayments of Advances and Interest	
Interest		Insurance Premiums ..	
Insurance Premiums ..		Losses on Mortgages ..	
Other Debits:—		Other Credits:—	
.....		.....	
.....		.....	
.....		.....	
.....		.....	
.....		.....	
.....		.....	
Due on Mortgages at beginning of year		Due on Mortgages at end of year	

4. INVESTMENTS ACCOUNT

	£		£
Investments made (classified in Schedule No. 4, Section "A"):—		Investments realised (classified in Schedule No. 4, Section "B"):—	
£		£	
Quoted		Quoted	
Unquoted ..		Unquoted ..	
Profits on realisation of Investments		Losses on realisation of Investments	
		Depreciation of Investments	
Interest and Dividends ..		Interest and Dividends received (gross)	
Book Value of Investments and Interest Accrued at beginning of year		Book Value of Investments and Interest Accrued at end of year	

5. REVENUE AND APPROPRIATION ACCOUNT

	£		£
Management Expenses:—		Interest on Mortgages ..	
Directors' Fees and Expenses		Other amounts paid by Borrowers as consideration for Advances ..	
Remuneration and Travelling Expenses of Staff and Auditors		Interest and Dividends from Investments	
Office Accommodation and Expenses		Bank Interest	
Advertising		Rents and other income from letting Office Premises	
Commission and Agency Fees		Valuation Fees and Expenses	
Contributions under arrangements for meeting losses by investors ..		Other Fees and Fines ..	
Other Expenses:—		Commission (Insurance etc.)	
.....		Other Income:—	
.....		.....	
Total Management Expenses		.....	
Valuation Fees and Expenses payable to Directors, Manager or Secretary ..		.....	
Other Valuation Fees and Expenses		.....	
Interest on Deposits and Loans (not from Bank) ..		.....	
Interest on Loans and Overdrafts from Bank			
Losses on Mortgages ..			
Depreciation:— £			
Office Premises			
Other Assets ..			
Other Expenditure:—			
.....			
.....			
Income Tax (including assessment(s) under Case I of Schedule 'D' for year(s) 19../19.. .. .. .. The assessment is based on the accounts of the current/preceding year)			
Profits Tax for period ended			
Interest, Dividend and Bonus to Shareholders for period ended			
Proposed Interest, Dividend and Bonus to Shareholders for period ended			
Balance carried down ..		Balance brought down ..	
		Balance brought forward from last year	
Other Debits and Appropriations:—		Other Credits and Appropriations:—	
.....		.....	
Balance carried forward ..		.....	

6. BALANCE SHEET AS AT.....

	£		£
Due to Investing Shareholders (classified in Schedule No. 6, Section "A") (*as per Account No. 1*)		Balance due or outstanding on Mortgages (classified in Schedule No. 7) (*as per Account No. 3*):—	
Deposits and Loans, not from Bank, (classified in Schedule No. 6, Section "B") (*as per Account No. 2 (b)*)		(a) From bodies corporate	
Loans and Overdrafts from Bank (*as per Account No. 2 (b)*)		(a) From persons other than bodies corporate where total indebtedness exceeds £7,000. ..	
Other Liabilities:—		(a) Others	
£		Total	
Income Tax ..		Less provision for anticipated losses on Mortgages	
Profit Tax for period ended		Mortgage Assets	
.....		Investments (classified in Schedule No. 8) (*as per Account No. 4*):—	
.....		Quoted:—	
.....		£	
.....		Final redemption date in not more than 5 years ..	
Proposed Interest, Dividend and Bonus for period ended		Others (Market Value £....) ..	
Provisions:—		Unquoted:—	
.....		Repayable in not more than 6 months ..	
.....		Repayable in more than 6 months ..	
Amount set aside for future taxation		Interest Accrued	
Special Reserves:—		Total Investments ..	
.....Reserve		Cash on Deposit and Current Accounts at Banks ..	
.....Reserve		Cash in Hand	
General Reserve and Balance carried forward:—		Office Premises	
£		Other Assets:—	
General Reserve		.....	
Balance carried forward (*as per Account No. 5*) ..		.....	
		Balance (Loss) carried forward (*as per Account No. 5*)	

(a) Not to be completed in an annual return made up to a date prior to 1st October, 1966.

SCHEDULE No. 1

Analysis of amounts advanced on mortgage during the financial year

1	Type of property on which advance is secured and, to the best of the Society's knowledge and belief, its intended use						Total
	Dwellings (including sites for such dwellings and buildings under construction)				Business and Other Properties		
	Wholly to be occupied by borrower	Partly to be occupied by borrower	Wholly to be let by borrower	Under construction and to be put up for sale by borrower	Including some dwelling accommodation to be occupied by borrower	Other	
	2	3	4	5	6	7	8
*New Mortgages	£	£	£	£	£	£	£
On.....Mortgages where advance agreed to will not exceed £3,000							
(*a*) to bodies corporate							
(*b*) to persons							
On.....Mortgages where advance agreed to will exceed £3,000 but will not exceed £5,000 ...							
(*a*) to bodies corporate							
(*b*) to persons							
On.....Mortgages where advance agreed to will exceed £5,000 but will not exceed £7,000 ...							
(*a*) to bodies corporate							
(*b*) to persons							
On.....Mortgages where advance agreed to will exceed £7,000 but will not exceed £10,000 ...							
(*a*) to bodies corporate							
(*b*) to persons							
On.....Mortgages where advance agreed to will exceed £10,000 but will not exceed £25,000 ...							
(*a*) to bodies corporate							
(*b*) to persons							
On.....Mortgages where advance agreed to will exceed £25,000							
(*a*) to bodies corporate							
(*b*) to persons							
Instalment Mortgages							
Second or subsequent advances on.....Mortgages where the first advance was made before commencement of the financial year							
†Existing Mortgages other than Instalment Mortgages							
On.....Mortgages							
Total							

*Excluding }
†Including } further advances in respect of property already mortgaged to the society.

SCHEDULE No. 2 (a)

Special Advances

SECTION "A"

Analysis of Special Advances made during the financial year

	No. of Advances	Total Amount
		£
1. Special Advances to persons other than bodies corporate (excluding special advances by virtue of Section 1(6) of the 1964 Act)		
(*a*) of more than £7,000 (classified in Section "B" of this Schedule)		
To persons who as a result were indebted by not more than £10,000		
To persons who as a result were indebted by more than £10,000 but not more than £25,000		
To persons who as a result were indebted by more than £25,000		
Total		
(*b*) of not more than £7,000		
To persons who as a result were indebted by not more than £10,000		
To persons who as a result were indebted by more than £10,000 but not more than £25,000		
To persons who as a result were indebted by more than £25,000		
Total		
2. Special advances to bodies corporate (excluding special advances by virtue of Section 1 (6) of the 1964 Act) (classified in Section "C" of this Schedule)		
Total		
3. Transfers of mortgages, where no new advance is made but which rank as special advances by virtue of Section 1 (6) of the 1964 Act		
Total		

(a) Schedule not to be completed in an annual return made up to a date prior to 1st October, 1966.

SECTION "B"

Particulars to be set forth in the case of every special advance (excluding special advances by virtue of Section 1 (6) of the 1964 Act) of a sum exceeding £7,000, made during the financial year to a person other than a body corporate.

Roll Number 1	Type of Property 2	Tenure 3	Unexpired Term of Lease 4	Valuation of Property 5	Amount of Advance 6	Observations 7
				£	£	
			Total ...			

SECTION "C"

Particulars to be set forth in the case of every special advance (excluding special advances by virtue of Section 1 (6) of the 1964 Act) made during the financial year to a body corporate.

Register Number of Company 1	Type of Property 2	Tenure 3	Unexpired Term of Lease 4	Valuation of Property 5	Amount of Advance 6	Observations 7
				£	£	
			Total ...			

SCHEDULE No. 3 (a)

SECTION "A"

Particulars to be set forth, pursuant to Section 63 (1) (a) of the 1964 Act, in respect of special advances made during the financial year covered by the annual return to any director or the manager or secretary of the society or to any person who, after the making of the advance, became a director or the manager or secretary of the society in that year.

Roll Number 1	Type of Property 2	Valuation of Property 3	Amount of Advance 4	Observations 5
		£	£	
	Total ...			

SECTION "B"

Particulars to be set forth, pursuant to Section 63 (1) (b) of the 1964 Act, in respect of advances made during the financial year covered by the annual return to (i) a company or other body corporate in which, when the advance was made, or at any later time in the said financial year, a director or the manager or secretary of the society held, either directly or through a nominee, shares the nominal value of which exceeded two and a half per cent. of the total paid up share capital of the company or other body corporate, or (ii) a company or other body corporate of which, when the advance was made, or at any later time in the said financial year, a director or the manager or secretary of the building society was a director, general manager, secretary or other similar officer.

Register Number of Company	Type of Property	Valuation of Property	Amount of Advance	Particulars of each Officer's Shareholdings which exceed two and a half per cent. of Total Paid up Share Capital		Observations
				Officer's Shareholdings in Company or other body corporate	Percentage of Officer's Shareholdings to Total Paid up Share Capital	
1	2	3	4	5	6	7
		£	£			
	Total ...					

(a) Schedule not to be completed in an annual return made up to a date prior to 1st October, 1966.

SCHEDULE No. 4

SECTION "A"

Particulars to be set forth in respect of Investments made by the Society during the financial year.

QUOTED

	Latest date of redemption WITHIN 5 YEARS from date of purchase	Latest date of redemption AFTER 5 YEARS but WITHIN 15 YEARS from date of purchase	Latest date of redemption AFTER 15 YEARS but WITHIN 25 YEARS from date of purchase	Total
	1	2	3	4
	Purchase Price	Purchase Price	Purchase Price	Purchase Price
	£	£	£	£
Northern Ireland and United Kingdom Government Securities and Northern Ireland and United Kingdom Government Guaranteed Securities				
Commonwealth Securities				
Local Authority Securities				
Other Quoted Securities				
Total ...				

UNQUOTED

	Purchase Price
	£
Tax Reserve Certificates	
Defence Bonds	
National Development Bonds	
Ulster Development Bonds	
Treasury Bills	
Northern Ireland Treasury Bills	
Local Authority unsecured Deposits at not more than 7 days notice	
Local Authority Loans secured by way of mortgage:—	
Repayable at not more than 6 months notice	
Repayable not more than 2 years from date of investment	
Repayable not more than 5 years from date of investment	
Other unquoted securities	
Total ..	

SECTION "B"

Particulars to be set forth in respect of Investments realised by the Society during the financial year.

QUOTED

	Latest date of redemption WITHIN 5 YEARS from date of realisation	Latest date of redemption AFTER 5 YEARS but WITHIN 15 YEARS from date of realisation	Latest date of redemption AFTER 15 YEARS but WITHIN 25 YEARS from date of realisation	Latest date of redemption AFTER 25 YEARS from date of realisation, redeemable only at option of issuer or with no fixed date of redemption	Total
	1	2	3	4	5
	Proceeds of Realisation	Proceeds of Realisation	Proceeds of Realisation	Proceeds of Realisation	Proceeds of Realisation
	£	£	£	£	£
Northern Ireland and United Kingdom Government Securities and Northern Ireland and United Kingdom Government Guaranteed Securities ...					
Commonwealth Securities ...					
Local Authority Securities ...					
Other Quoted Securities ...					
Total					

UNQUOTED

	Proceeds of Realisation
	£
Tax Reserve Certificates	
Defence Bonds	
National Development Bonds	
Ulster Development Bonds	
Treasury Bills	
Northern Ireland Treasury Bills	
Local Authority unsecured Deposits at not more than 7 days notice	
*Local Authority Loans secured by way of mortgage:—	
Repayable at not more than 6 months notice	
Repayable not more than 2 years from date of realisation	
Repayable not more than 5 years from date of realisation	
*Other Unquoted Securities	
Total	

*Separate details should be furnished of all loans realised by exercise of "a stress clause" (i.e. on the Society's demand for payment before maturity due to exceptional circumstances).

SCHEDULE No. 5

SECTION "A"

The normal interest rates of the society for shares, deposits and mortgages, in categories, classified according to the various rates:—

	As at the end of the financial year	Changes made during the year
Shares:—		
.....		
.....		
.....		
Deposits:—		
.....		
.....		
.....		
Mortgages:—		
.....		
.....		
.....		

The maximum interest rate charged on any mortgage during the financial year was:—

Particulars of any charges made to borrowers as consideration for advances in addition to the normal interest charge:—

SECTION "B"

Advanced on Mortgages during the financial year

Initial mortgage term of 26 years or more	Initial mortgage term 5 years or more but less than 26 years	Initial mortgage term less than 5 years	Total
£	£	£	£

SCHEDULE No. 6

SECTION "A"

Classification of amount due to Investing Shareholders as at end of financial year:—

	£
(*a*) Classes of Shares:—	
.....	
.....	
.....	
(*b*) Interest not credited to Share Capital	
Total	

SECTION "B"

Classification according to notice required of amount due to Creditors for Deposits and Loans (not being Loans from Bank) as at end of financial year:—

	£
.....	
.....	
.....	
.....	
.....	
.....	
.....	
Total	

SECTION "C"

Particulars of holdings exceeding £5,000.

	Number of holdings	Total
		£
Shares		
Deposits and Loans		

SCHEDULE No. 7

Classification of Balances due or outstanding on Mortgages as at end of financial year:—

	£
On ..... Mortgages where the debt does not exceed £3,000 ...	
On ..... Mortgages where the debt exceeds £3,000 and does not exceed £5,000	
On ..... Mortgages where the debt exceeds £5,000 and does not exceed £7,000	
On ..... Mortgages where the debt exceeds £7,000 and does not exceed £10,000	
On ..... Mortgages where the debt exceeds £10,000 and does not exceed £25,000	
On ..... Mortgages where the debt exceeds £25,000	
Total On ..... Mortgages	

Balances due or outstanding on Mortgages as at end of financial year include:—

£.....on....Mortgages on Property of which the society has been more than 12 months in possession.

£.....on....Mortgages on Property of which the society is not in possession, or has been in possession for not more than 12 months, where the payments are more than 12 months in arrear.

£.....on....Mortgages on Property for which Receivers or Managers have acted for more than 12 months.

(a) £.....in respect of (*a*) advances to bodies corporate and (*b*) advances to a person indebted in a total amount exceeding £7,000, representing....per cent. of the total balance due or outstanding on Mortgages.

(a) Not to be completed in an annual return made up to a date prior to 1st October, 1966.

SCHEDULE No. 8

Particulars to be set forth in respect of Investments held by the society as at end of financial year.

	Final redemption date IN NOT MORE THAN 5 YEARS from date of Balance Sheet			Final redemption date AFTER 5 YEARS but within 15 years from date of Balance Sheet			Final redemption date AFTER 15 YEARS but WITHIN 25 YEARS from date of Balance			Final redemption date MORE THAN 25 YEARS from date of Balance Sheet (including undated)			Amounts included in Balance Sheet	
	Nominal Value	*Market Value	Value Book	Nominal Value	*Market Value	Book Value	Nominal Value	*Market Value	Book Value	Nominal Value	*Market Value	Book Value	*Market Value	Book Value
	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Northern Ireland and United Kingdom Government Securities and Northern Ireland and United Kingdom Government Guaranteed Securities ...														
Commonwealth Securities ...														
Local Authority Securities ...														
Other Quoted Securities ...														
Total														

UNQUOTED	Repayable in not more than 6 months	Repayable after 6 months but within 2 years from date of Balance Sheet	Repayable after 2 years but within 5 years from date of Balance Sheet	Repayable after 5 years from date of Balance Sheet but at some fixed date	Repayable only at option of borrower	Amounts included in Balance Sheet
	£	£	£	£	£	£
Tax Reserve Certificates						
Defence Bonds						
Treasury Bills						
Northern Ireland Treasury Bills						
Local Authority, unsecured Deposits (not more than 7 days notice) ...						
Local Authority Loans secured by way of mortgage						
Other Unquoted Securities						
Total						

*At mid-market prices adjusted for net accrued interest where necessary.

Signature of Director .....

Signature of Director .....

Signature of Manager or Secretary.....

Total Quoted and Unquoted Interest Accrued ... ...

Total ...

EXPLANATORY NOTE

(This note is not part of the regulations, but is intended to indicate their general purport.)

These regulations prescribe the form of, and the particulars to be contained in, the annual returns as to their affairs in the previous financial year which building societies are required to make to the Registrar of Building Societies.

The regulations also provide that the auditors, in their report on an annual return, need not deal with certain specified matters.

1964. No. 156 **[C]**

FOOD AND DRUGS

Composition and Labelling

Dried Milk

REGULATIONS, DATED 30TH SEPTEMBER, 1964, MADE BY THE MINISTRY OF HEALTH AND LOCAL GOVERNMENT UNDER SECTIONS 4, 7 AND 68 OF THE FOOD AND DRUGS ACT (NORTHERN IRELAND) 1958.

The Ministry of Health and Local Government, in exercise of the powers conferred upon it by Sections 4, 7 and 68 of the Food and Drugs Act (Northern Ireland) 1958(a), having consulted with such organisations as appear to it to be representative of interests substantially affected by these regulations, hereby makes the following regulations:—

Citation and commencement

1. These regulations may be cited as the Dried Milk Regulations (Northern Ireland) 1964 and shall come into operation on 11th March, 1965.

Interpretation

2.—(1) In these regulations—

"the Act" means the Food and Drugs Act (Northern Ireland) 1958;

"container" includes any form of packaging of dried milk for sale as a single item, whether by way of wholly or partly enclosing the dried milk or by way of attaching the dried milk to some other article, and in particular includes a wrapper or confining band;

"dried milk" means milk, partly skimmed milk or skimmed milk, intended for sale for human consumption, which has been concentrated to the form of powder or solid by the removal of water, and includes any such milk which has been sweetened, modified or compounded;

"gross weight", of a container, means the weight of the container and of its contents;

(a) 1958. c. 27.