



Department for
Communities

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www.communities-ni.gov.uk

Social Fund Account

For the year ended 31 March 2020

Accounts laid 15th June 2021



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WIG Accounts and Treasury Management
Department for Communities
Level 6 Causeway Exchange
1-7 Bedford Street
Belfast
BT2 7EG

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Department for Communities

Social Fund Account for the year ended 31 March 2020

Laid before the Northern Ireland Assembly
under Section 146 (4) of the Social Security
Administration (Northern Ireland) Act 1992
by the Comptroller and Auditor General for
Northern Ireland

15th June 2021

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Foreword

Presentation of Account

1. The Department for Communities (DfC) presents its Social Fund Account which has been prepared in accordance with a direction issued by the Department of Finance (DoF) in pursuance of section 146(4) of the Social Security Administration (NI) Act 1992. The Department of Finance (DoF) accounts direction is included as an appendix to this account.

Statutory Background

- 2.1 The Social Fund was established in 1987 under Article 33 of the Social Security (Northern Ireland) Order 1986 and continued in being by section 146 of the Social Security Administration (Northern Ireland) Act 1992. Section 134(1) (a) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 provides for maternity and funeral loans in prescribed circumstances. Section 134(1) (b) of that Act provides for other needs to be met in accordance with directions and guidance issued by the Department for Communities in respect of loans and community care grants. Section 134(2) provides for payments in prescribed circumstances to meet extra expenses for heating incurred or likely to be incurred during periods of very cold weather.
- 2.2 The first phase of the Social Fund comprising maternity and funeral loans came into operation on 6 April 1987. The second phase was introduced on

11 April 1988 and replaced all remaining supplementary benefit single payments and some urgent needs payments. Regulations were introduced in November 1988 which provided for payments to be made to certain Income Support customers following a period of cold weather, enhanced by further regulations in November 1991 to include payments when cold weather is forecast. The Winter Fuel Payments scheme was introduced by the Department under Regulations made in exercise of powers conferred by Section 134 (2) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992, which came into operation on 16 January 1998.

- 2.3 Payments from the Fund are split into two broad categories, regulated and discretionary. Regulated payments are Maternity Expenses, Funeral Loans, Cold Weather Payments and Winter Fuel Payments and are demand led. Discretionary payments comprise Budgeting Loans: these are demand led and cash limited. All payments are made subject to relevant qualifying conditions being met. From October 1996 Jobseeker's Allowance (Income Based), which replaced Income Support payable to the unemployed, became a qualifying benefit for Social Fund payments. In September 2017 Universal Credit was introduced in Northern Ireland; this benefit is a qualifying benefit for certain categories of Social Fund payments.

2.4 Legislation was introduced with effect from April 1998 that allowed the recovery of Social Fund overpayments.

2.5 The Welfare Reform (NI) Order 2015 provided for the abolition of certain elements of discretionary Social Fund and the introduction of a new Discretionary Support Scheme. The Discretionary Support Scheme went live on the 28th November 2016 and Community Care Grants and Crisis Loans were replaced with locally based support. Discretionary Support (DS) loans and grants are not administered under Social Fund legislation and are not part of the Social Fund White Paper Account. The DS loans and expenditure amounts are included in the 2019-20 DfC Annual Report and Accounts.

Crisis Loan recoveries continue to be received by the Department.

These recoveries no longer fund Social Fund expenditure and are not included within the Social Fund Receipts and Payments account. The Crisis Loan balances are included within the 2019-20 DfC Annual Report and Accounts.

2.6 Social Fund Budgeting Loans will remain until they are replaced by Budgeting Advances payable under claims to Universal Credit.

2.7 As part of the implementation of Universal Credit which started in September 2017 the Department initiated the transfer of Social Fund Loan balances from the Social Fund Computer System (SFCS) onto the Debt Manager Computer System

(DMCS). All Social Fund Budgeting Loan and Funeral Loan balances, regardless of the IT debt system used to manage the loan, are reflected within the figures produced in the Receipts and Payments account and the notes to these accounts. The Department will continue to monitor the impact of Welfare Reform changes on Social Fund benefit administration.

Categories of Payments

3.1 Sure Start Maternity Grants:

The Sure Start Maternity Grant is available to families in receipt of a qualifying benefit and who meet the eligibility criteria. **Sure Start Maternity Grant | nidirect** The grant is worth £500 in respect of babies due, born, adopted or subject to a parental order on or after 16th June 2002.

3.2 Funeral Loans:

Funeral Loan payments are available to help with the cost of a funeral. They may be made to customers or their partners, who meet the eligibility criteria. **Funeral Expenses Payments | nidirect** Funeral Loan payments are normally recoverable from the estate of the deceased, even if the estate is not sufficient to permit full recovery.

3.3 Cold Weather Payments:

Cold Weather Payments are payable to customers in receipt of a qualifying benefit. **Cold Weather Payment | nidirect** Customers receive payments of £25 for each period of seven consecutive days during which the average temperature was or was forecast to be

zero degrees Celsius or below in areas where the customer lives. There were no Cold Weather triggers for individual stations in the 2019-20 financial year.

3.4 Winter Fuel Payments:

The Winter Fuel Payments are payable to people of state pension age and who meet the eligibility criteria, regardless of whether they are receiving a Social Security Benefit. In 2019-20 this was customers born on or before 5th April 1954. **Who qualifies for Winter Fuel Payment | nidirect**

The total amount payable to a person eligible and aged under 80 years living alone in their own home was £200 for the 2019-20 financial year (£100 if they shared a home with another eligible person aged under 80). For people aged 80 or over the amount payable for 2019-20 was £300 (£150 if they shared a home with another eligible person aged 80 or over). Where there is only one person in the household who is entitled, the full Winter Fuel Payment is made. If there is another eligible person in the household who qualifies, the lower level of £100 is made to the eligible person under 80 and £200 is payable to the eligible person aged over 80.

3.5 Budgeting Loans:

Budgeting Loans are payable to customers in receipt of a qualifying benefit. **Budgeting Loans | nidirect** Loans are repayable, normally by deduction from benefit. Budgeting Loans

will be replaced by Budgeting Advances when a customer claims Universal Credit.

Financial Basis of the Social Fund 2019-20

4. The Social Fund is, in part, financed by grants from the Consolidated Fund, which in 2019-20 were payable from DfC Vote Resource A, line A27 for regulated expenditure, line A28 for winter fuel payments.

In addition, section 74(1) of the Social Security Administration (NI) Act 1992 provides for the repayment of loans, recoveries of which help finance the fund; and section 74(4) of the Act provides that payments to meet funeral expenses may be recovered from the deceased person's estate.

From April 2014 funding for Sure Start Maternity Grants & Funeral Loans transferred from Annually Managed Expenditure (AME) to Departmental Expenditure Limits (DEL).

Changes to the Social Fund accounts from 01 April 2019

5. The Department for Communities (DfC) is one of nine Northern Ireland departments created on 9 May 2016. The Permanent Secretary, Tracy Meharg, is the Department's most senior official and the Minister's principal advisor. The Northern Ireland Assembly was dissolved from 26 January 2017 until an Executive was formed on 11 January 2020. Ministers

were not in place during this time. From 11 January 2020, the Department for Communities was under the direction and control of NI Assembly Minister Deirdre Hargey, and from 15 June 2020 Carál Ní Chuilín replaced Deirdre Hargey as acting minister for Communities. Deirdre Hargey returned as Minister in December 2020.

Annual Report on the Social Fund

6. The Department for Communities is required by Section 146(5) and (6) of the Social Security Administration (NI) Act 1992 to prepare an annual report on the Social Fund and to lay a copy of the report before the Northern Ireland Assembly. The report for 2019-20 is due to be published in June 2021.

Audit Arrangements

7. The NI Comptroller and Auditor General is required under section 146(4) of the Social Security Administration (NI) Act 1992 to examine and certify the Social Fund account and to lay copies of it, together with his report thereon, before the Northern Ireland Assembly.

Impact of the UK'S exit from the EU

8. On 29 March 2017, the UK government submitted its notification to leave the EU in accordance with Article 50 of the Treaty of Lisbon. On 31 January 2020, the Withdrawal Agreement between the UK and the EU became legally binding and the UK left the EU. The future relationship between the EU and the UK will be determined by negotiations taking

place during a transition period ending 31 December 2020. As such the impact of EU Exit upon Departmental business is currently uncertain, however contingency plans have been developed to ensure that DfC can maintain delivery of its services with minimal disruption to both staff and customers.

Impact of COVID-19

9. The emergence of Covid-19 in the closing period of 2019-20 has had far reaching impacts on the Department and its staff. An unprecedented level of demand was experienced for the timely delivery of benefits and services required to meet the needs of the most vulnerable in our society and to assist those impacted by the Covid-19 restrictions. This demand was coupled with the challenge of keeping staff safe within the Department, adapting to the emergency by introducing a range of measures including: remote-working, revised telephony assistance and the use of online forms and services.

The Departmental actions to address the Covid 19 pandemic have not had a material impact on the receipts and payments shown in the financial statements for 2019-20. There are however measures taken that will have impacts for the 2020-21 financial year. For example in June 2020 the Department started to pause debt recovery for three months to provide relief to claimants. The paused recovery activity includes the recovery of

Budgeting Loans, Funeral Loans, and the recovery of Social Fund overpayments.

The Department's inherent risk of exposure to fraud /error has increased as a direct result of the Covid-19 emergency. This is primarily as a result of enhanced demand for benefits and departmental services.

The Department will consider the impact of the Covid 19 actions on the administration of Social Fund benefits for the preparation of the 2020-21 NI Social Fund accounts.

A handwritten signature in black ink that reads "Tracy Meharg". The signature is written in a cursive, slightly slanted style.

Tracy Meharg
Accounting Officer

06 May 2021

Statement of Accounting Officer's Responsibilities

Under Section 146(4) of the Social Security Administration (NI) Act 1992, accounts of the Social Fund are to be prepared in such form and in such manner as the Department of Finance (DoF) may direct. The accounts are prepared on a cash basis and must properly present the receipts and payments for the financial year and the balances held at the year end.

In preparing the accounts, the Accounting Officer is required to comply with the accounting principles and disclosure requirements of the Government Financial Reporting Manual (FRm) and in particular to:

- Observe the Accounts Direction issued by the Department of Finance including the relevant accounting and disclosure requirements and apply suitable accounting policies on a consistent basis;
- Make judgements and estimates on a reasonable basis;
- State whether applicable accounting standards as set out in the Government Financial Reporting Manual have been followed, and disclose and explain any material departures in the financial statements; and
- Prepare the accounts on a going concern basis.

- Confirms that the Foreword and accounts as a whole are fair, balanced and understandable and takes personal responsibility for the Foreword and accounts and the judgements required for determining that it is fair, balanced and understandable.

The Department of Finance has appointed the Permanent Secretary of the Department for Communities (DfC) as Accounting Officer for DfC. The Accounting Officer for the Department for Communities is also the Accounting Officer for the Social Fund. The responsibilities of an Accounting Officer, including responsibility for the propriety and regularity of the public finances for which the Accounting Officer is answerable, for keeping proper records and for safeguarding the Department for Communities' assets are set out in "Managing Public Money Northern Ireland" published by the Department of Finance.

Audit

As Accounting Officer I confirm, so far as I am aware, there is no relevant audit information of which the auditors are unaware. I have taken all the steps that I ought to have taken to ensure that I am aware of any relevant audit information and to establish that the auditors are aware of that information.

Governance Statement

Introduction

The Department for Communities (DfC) Governance Statement is included within the DfC Annual Report and Accounts 2019-20. The Department's Governance Statement provides assurance on how the system of control has operated during 2019-20, it outlines the DfC Risk Management Framework, Risk Appetite and the areas of risk managed through the Corporate Risk Register. The departmental board's performance and its assessment of effectiveness, information regarding quality of information presented to the board and any committee reports are also included in the Governance Statement.

Detail of Departmental Board membership attendance and activity is also available within the DfC Annual Report and Accounts 2019-20.

The Department's Fraud and Whistleblowing and other Departmental Assurances are included within the 2019-20 Governance Statement. There were no whistleblowing issues relating to for Social Fund for 2019-20.

Head of Internal Audit Opinion

The Head of Internal Audit (HIA) provides an objective evaluation of, and opinion on, the overall adequacy and effectiveness of the Department's framework of governance, risk management and control. For 2019-20, the HIA provided an overall satisfactory opinion on the Department's arrangements.

Details of limited opinion reports are included within the Governance Statement in the 2019-20 DfC annual report and accounts. Despite the impact of the Covid-19 emergency on the DfC Internal Audit Plan, DfC Internal audit have undertaken sufficient audit reviews to facilitate the provision of an audit opinion. The HIA provides an overall opinion based on work undertaken during the year, which for 2019-20 is '**Satisfactory**'.

In 2019-20 DfC Internal Audit completed one review of Social Fund within the Work and Inclusion Group. The report states a satisfactory audit opinion.

Key Risks and Issues

The most significant issues relating to the NI Social Fund in 2019-20 are detailed below.

Covid-19

The emergence of Covid-19 in the closing period of 2019-20 has had far reaching impacts on the Department and its staff. An unprecedented level of demand was experienced for the timely delivery of benefits and services, required to meet the needs of the most vulnerable in our society and to assist those impacted by the Covid-19 restrictions. This demand was coupled with the challenge of keeping staff safe with the Department, adapting to the emergency by introducing a range of measures including: remote-working, revised telephony assistance and the use of online forms and services.

The department's inherent risk of exposure to fraud /error is likely to increase as direct result of the Covid-19 emergency. This is anticipated primarily as a result of enhanced demand for benefits and departmental services, in addition to the impact of measures implemented by the NI Executive in the payments of Grants DAO 03/20, and continued payments to departmental suppliers PGN 01/20 to maintain cash flow and protect jobs during Covid-19.

The Department needs to be prepared to respond as the Covid-19 situation evolves, making sure that we provide a sustainable service, as the needs of those we serve changes. A communications programme has been stood up to ensure that staff, stakeholders, ALBs, and customers receive

up-to-date information in respect of Covid-19 and its impact on the delivery of Departmental services.

EU Exit

On 29 March 2017, the UK government submitted its notification to leave the EU in accordance with Article 50 of the Treaty of Lisbon. On 31 January 2020, the Withdrawal Agreement between the UK and the EU became legally binding and the UK left the EU. The future relationship between the EU and the UK will be determined by negotiations taking place during a transition period ending 31 December 2020. As such the impact of EU Exit upon Departmental business is currently uncertain, however contingency plans have been developed to ensure that DfC can maintain delivery of its services with minimal disruption to both staff and our customers.

Northern Ireland Assembly and Budget Authority

The Assembly passed the Budget Act (Northern Ireland) 2020 in March 2020 which authorised the cash and use of resources for all departments for the 2019-20 year, based on the Executive's final expenditure plans for the year. The Budget Act (Northern Ireland) 2020 also authorised a Vote on Account to authorise departments' access to cash and use of resources for the early months of the 2020-21 financial year. While it would be normal for this to be followed by the 2020-21 Main Estimates and the associated Budget (No. 2) Bill before the summer recess, the Covid-19 emergency and the unprecedented level of allocations which the Executive has agreed in response, has necessitated that the Budget (No. 2) Bill is

instead authorising a further Vote on Account to ensure departments have access to the cash and resources through to the end of October 2020, when the Main Estimates will be brought to the Assembly and the public expenditure position is more stable.

Protective Security

There were no major incidents involving personal data for the Social Fund for the 2019-20 year.

Fraud and Error in Benefit Expenditure

DfC is responsible for payment of social security benefits including the range of new benefits introduced under Welfare Reform. As reported in previous years, there is an inherent risk of fraud/error with all benefit processing which the NIAO highlights as the most significant risk in terms of material misstatement in the Department's financial statements. This inherent risk is likely to increase given the impact of the Covid-19 emergency.

Social Fund Fraud and Error

For the 2019-20 financial year the NI Comptroller provided an unqualified opinion on the Social Fund Accounts. Details of Social Fund fraud and error are included in Note 8 in the accounts, Payment Accuracy – Social Fund.

The note explains the use of proxy rates to provide an approximate estimate for unreviewed Social Fund benefits.

The methodology provides a measure of Social Fund fraud and error for Official Error, Customer Error and Customer Fraud.

The total estimated overpayments for Social Fund expenditure were £1.25m (1.2% of total Social Fund expenditure). For the 2018 year total estimated overpayments for Social Fund were £1.23m (1.1% of total Social Fund expenditure)

For 2019 total estimated underpayments were £0.551m (0.5% of total Social Fund expenditure). In 2018 total estimated underpayments were £0.428m (0.4% of total Social Fund Expenditure)

In 2018-19 the National Audit Office (NAO) found a payment error in GB Winter Fuel payments (WFP). An approximate estimation for the maximum possible error for the 2019-20 NI Social Fund WFP is £0.163m. Total 2019-20 WFP expenditure £51.082m. (In 2018-19 estimated maximum possible error at £0.155m, total 2018-19 WFP expenditure £51.545m). For the 2020-21 Winter Fuel payment exercise, a new payment system will be in place. The new system will use more accurate and precise address data sources increasing the amount of automatic payments we are able to make, whilst increasing security against fraudulent claims.

Welfare Reform

The programme of Welfare Reform changes and specifically the introduction of Universal Credit represents the most substantial and widespread change to the welfare system since its inception. In addition to UK-wide changes the Northern Ireland Executive agreed a range of mitigation measures in the form of Welfare Supplementary Payments for Northern Ireland which have been in place since 2016-17.

The NIAO published a report on Welfare Reform in Northern Ireland in January 2019, which is available via the NIAO website: <https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Welfare%20Reform%20Report%202019.pdf>

All Welfare Reforms are now live in Northern Ireland, including Universal Credit which has been successfully rolled out for new claims. The next implementation phase will transfer existing claimants of legacy benefits, including Tax Credit, over to Universal Credit. The timescales for this are currently unknown as the Department continues to respond to the Covid-19 emergency and the unprecedented demand for benefits and services experienced as a result.

Conclusion

I am satisfied that DfC has effective governance arrangements in place that I can rely on as Accounting Officer to provide assurance that the public funds and other resources for which I am accountable are deployed effectively. Where significant issues have arisen I am satisfied that appropriate action is being taken to address the issues concerned.



Tracy Meharg
Accounting Officer

06 May 2021

The Certificate and Report of the Comptroller and Auditor General to the Northern Ireland Assembly

Opinion on financial statement

I certify that I have audited the financial statements of the Social Fund for the year ended 31 March 2020 under the Social Security Administration (Northern Ireland) Act 1992. The financial statements comprise: the Receipts and Payments Account, Statement of Balances, and the related notes, including significant accounting policies. These financial statements have been prepared under the accounting policies set out within them.

In my opinion the financial statements:

- properly present the receipts and payments of the Social Fund for the year then ended and the balances as held at 31 March 2020; and
- have been properly prepared in accordance with the Social Security Administration (Northern Ireland) Act 1992 and Department of Finance directions issued thereunder.

Opinion on regularity

In my opinion, in all material respects the receipts and payments recorded in the financial statements have been applied to the purposes intended by the Assembly and the financial transactions recorded in the financial statements conform to the authorities which govern them.

Basis of opinions

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs) and Practice Note 10 'Audit of Financial Statements of Public Sector Entities in the United Kingdom'. My responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of this certificate. My staff and I are independent of the Department for Communities in accordance with the ethical requirements of the Financial Reporting Council's Revised Ethical Standard 2016, and have fulfilled our other ethical responsibilities in accordance with these requirements. I believe that the audit evidence obtained is sufficient and appropriate to provide a basis for my opinions.

Conclusions relating to going concern

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

- the Department's use of the going concern basis of accounting in the preparation of the Social Fund financial statements is not appropriate; or

- the Department has not disclosed in the financial statements of the Social Fund any identified material uncertainties that may cast significant doubt about the Social Fund's ability to continue to adopt the going concern basis.

Other Information

The Accounting Officer is responsible for the other information included in the Foreword. The other information comprises the information included in the Foreword other than the financial statements and my audit certificate and report. My opinion on the financial statements does not cover the other information and I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

Opinion on other matters

In my opinion:

- the information given in the Foreword for the financial year for which the financial statements are prepared is consistent with the Account.

Responsibilities of the Accounting Officer for the financial statements

As explained more fully in the Statement of Accounting Officer's Responsibilities, the Accounting Officer is responsible for the preparation of the financial statements and for being satisfied that they properly present the receipts and payments during the year.

Auditor's responsibilities for the audit of the financial statements

My responsibility is to examine and certify the financial statements in accordance with the Social Security Administration (Northern Ireland) Act 1992.

My objectives are to obtain evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. 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.

A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website: www.frc.org.uk/auditorsresponsibilities.

This description forms part of my certificate. In addition, I am required to obtain evidence sufficient to give reasonable assurance that the receipts and payments recorded in the financial statements have been applied to the purposes intended by the Assembly and the financial transactions recorded in the financial statements conform to the authorities which govern them.

Matters on which I report by exception

I have nothing to report in respect of the following matters which I report to you if, in my opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- I have not received all of the information and explanations I require for my audit; or

- the Governance Statement does not reflect compliance with the Department of Finance's guidance.

Report

I have no observations to make on these financial statements.



KJ Donnelly
Comptroller and Auditor General
Northern Ireland Audit Office
106 University Street
Belfast
BT7 1EU

21 May 2021

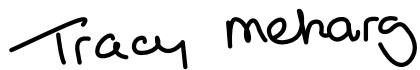
Receipts and Payments Account For The Year Ended 31 March 2020

Receipts	2019-20 £000	2018-19 £000
Receipts from DfC Vote RfR A	47,000	52,200
Repayments of Funeral Loans	175	126
Repayments of Budgeting Loans	57,784	58,605
Refund of Social Fund Overpayments	5	6
Total Receipts	104,964	110,937
Less		
Payments		
Sure Start Maternity Grants	1,162	1,151
Funeral Loans	2,471	2,394
Cold Weather Payments	-	-
Budgeting Loans	49,788	57,099
Winter Fuel Payments	51,082	51,514
Total Payments	104,503	112,158
Excess of Receipts over Payments/ (Payments over Receipts)	461	(1,221)

Statement of Balances

	2019-20 £000	2018-19 £000
Opening Balance	1,438	2,659
Plus Excess of Receipts over Payments/ Less Excess of Payments over Receipts	461	(1,221)
Closing Balance	1,899	1,438

The notes on pages 21 to 35 form part of the account.



Tracy Meharg
Accounting Officer

06 May 2021

Notes to the Account

1. Accounting Policies

The account is prepared in accordance with Section 146(4) of the Social Security Administration (Northern Ireland) Act 1992.

It has been prepared on a cash basis with no provision for accruals and in a form directed by the Department of Finance, shown as an appendix to this account.

2. Statement of Budgeting Loans

	Budget Loans	
	2019-20 £000	2018-19 £000
Opening Amount	60,945	62,707
Amount loaned	49,788	57,099
Transferred to overpayments	-	-
Amount recovered	(57,784)	(58,605)
Amounts written off	(251)	(256)
Closing Amount	52,698	60,945

The amount for loans outstanding at 31 March 2020 shown in this note is based on cumulative loans and repayments and adjusted for amounts written-off and

amounts transferred to overpayments. Crisis Loan balances are presented in the Departmental Resource Accounts.

3. Age of Loans Analysis

Loans are normally recovered by deduction from social security benefits and, where this is not possible, by cash repayments. Where a customer has more than one loan, the earliest loan is normally recovered first, with repayment of later loans following automatically. Loans can therefore take several years to recover fully.

This may be due to the customer losing entitlement to benefit and recovery being deferred until a further claim is made. In addition recovery of loans is determined by legislation and can be restricted to avoid causing hardship. The Department for Communities (DfC) has a statutory obligation to issue Social Fund loans and seek repayments in line with legislation.

The loan balances shown above represent the total (gross) amounts outstanding. These balances may not reflect the amounts that are actually recovered. The estimated net recoverable amount for Social Fund loan balances is stated in the DfC annual report and accounts.

The net amount outstanding per the Departmental accounts at 31 March 2020 for Budgeting Loans was £48.837m (2018-19: £56.339m). The net total reflects the 2019-20 fair value adjustments as required by the relevant financial accounting standards and guidance.

An analysis of the age and number of loans outstanding at 31 March 2020 is summarised below.

Category	Budgeting Loans	
	2019-20 £000	2018-19 £000
5 years and more 36,663 cases (2018-19: 35,682 cases)	9,042	8,913
Between 1 year and less than 5 years. 54,903 cases (2018-19: 65,916 cases)	14,254	16,862
Less than 1 year. 81,450 cases (2018-19: 91,018 cases)	29,402	35,170
Total	52,698	60,945

4. Statement of Funeral Loans Outstanding

	2019-20 £000	2018-19 £000
Opening amount	4,322	4,226
Amount loaned	2,471	2,394
Amount recovered	(175)	(126)
Amount written off	(2,132)	(2,172)
Closing Amount	4,486	4,322

The amount for Funeral Loans outstanding at 31 March 2020 shown in this note is based on cumulative loans and repayments disclosed in the receipts and payments account and adjusted for amounts written off.

Funeral Loans are recoverable only from the estate of the deceased, but in the majority of cases the estate is insufficient for the funeral payment to be recovered.

The loan balance shown above represents the total (gross) amount outstanding. The balance for Funeral Loans may not reflect the amount that is actually recovered. The estimated net recoverable amount for Social Fund loan balances is stated in the DfC annual report and accounts. The net amount outstanding at 31 March 2020 for Funeral Loans was £0.068m (2018-19: £0.065m). The net total reflects the 2019-20 fair value adjustments as required by the relevant financial accounting standards and guidance.

An analysis of the age and number of Funeral Loans outstanding is summarised below.

Category	Funeral Loans	
	2019-20 £000	2018-19 £000
5 years and more. 7 cases (2018-19:5 cases)	8	5
Between 1 year and less than 5 years. 1,963 cases (2018-19: 1,886 cases)	2,148	2,047
Less than 1 year 2,171 cases (2018-19: 2,078 cases)	2,330	2,270
Total	4,486	4,322

5. Losses

	2019-20 £000	2018-19 £000
Funeral Loans: Claims for recoverable Funeral Loans written off mainly due to insufficient estates. 1,957 cases (2018-19: 2,047 cases)	2,132	2,172
Budget Loans: Written off 721 cases (2018-19: 659 cases)	251	256
Total	2,383	2,428

6. Statement of Overpayments

	Regulated £000	Discretionary £000	Total £000
Amount outstanding at 01 April 2019	1	34	35
New overpayments in year 2019-20	-	-	-
Amount recovered in year 2019-20	-	(5)	(5)
Amount written off/Adjusted in year 2019-20	-	(1)	(1)
Amount outstanding at 31 March 2020	1	28	29

The amount for overpayments outstanding at 31 March 2020 shown in this note is based on the cumulative overpayments which have been identified less the repayments disclosed in the receipts and payments account.

In line with DfC policy and procedures for the referral of benefit overpayment debt Social Fund overpayments are referred to the DfC Debt Management team for recovery action. The Social Fund overpayment debt is also incorporated within the benefit overpayment receivable amounts in the DfC annual report and accounts.

7. Standing Balances

The closing balance within the Fund will vary from year to year but the intention is to maintain a standing balance of £1.3m. At 31 March 2020 this balance was £1.9m. In 2019-20 the Department continued to monitor and regulate the Social Fund standing balance to ensure it was maintained within acceptable tolerances.

A monthly draft receipts and payments account is produced to inform the funding requirements for Social Fund on a regular basis. The Department for Communities will continue the funding, monitoring and reporting processes throughout the next financial year to ensure that Social Fund standing balance is maintained within an acceptable level.

8. Payment Accuracy - Social Fund

Background

Social Security legislation lays out the basis on which the Department for Communities (DfC) calculates and pays benefits. However, the complexity of the benefit systems and inherent risks associated with the award and payment of benefits can result in inaccurate payments being made in a proportion of the awards made. The Department has well focused mechanisms in place to tackle incorrectness and measure results. The focus is on the prevention, detection and correction of fraud and error, with investigation and prosecution where appropriate. Further information on the range and detail of the Department's counter fraud and error activities is included in the DfC Annual Report and Accounts.

The Department is committed to continuous improvement in its measurement of fraud and error. The Department measures fraud and error estimates based on a calendar year. For the first time in 2017 the Department applied proxy rates to Social Fund expenditure and this approach has been applied again for the 2019 year. The use of proxy figures represents a methodology change in the approach to the measurement of fraud and error and the presentation of the estimates in the accounts. Proxy rates provide an approximate estimate for an unreviewed benefit.

Social Fund Official Error Estimates

Official Error occurs when benefit awards are miscalculated as a result of an official not applying the benefit specific rules correctly or not taking into account all the circumstances

applicable to an individual. Social Fund official error for Budgeting Loans (BL) was measured as part of the Departments 2016 Financial Accuracy exercise and the results for Budgeting Loans are updated for the 2019 year. Official error for Social Fund Funeral Loans (FL) and Sure Start Maternity Grants (SSMG) is based on updated 2013 results. This does not affect the statistical validity of the Social Fund result as the remaining elements are still measured to a 95% confidence level.

Winter Fuel Payments and Cold Weather Payments are not included within the Department's official error annual measurement exercise as the nature and administration of these payments means that the possibility and the level of official error is considered to be insignificant. In 2019 Official Error proxy rates have been applied to Winter Fuel Payments and Cold Weather Payments. The Official Error proxy rate utilised for Winter Fuel Payments is State Pension and for Cold Weather Payments the Jobseekers Allowance Official Error rate has been selected.

Social Fund Customer Error and Customer Fraud Estimates

Customer Error occurs where there has been a failure by the customer to notify a reportable change that affects the benefit in payment but there is no suspicion of fraud/ fraudulent intent.

Customer Fraud occurs where the basic conditions of entitlement have not been met, where the customer could reasonably be

expected to be aware of the effect on entitlement to benefit and the customer has deliberately not reported relevant information.

Previously where Social Fund had not been measured it was assumed for overall fraud & error calculations, there was no customer fraud or error within these benefits. As proxy figures were used to estimate Social Fund Customer Error and Customer Fraud for

2017-2019 care should be taken when making comparisons between previous years. In 2019 Customer Error and Customer Fraud proxy rates have been applied to the total of Budgeting Loans expenditure. These categories of Social Fund expenditure can be accessed by a variety of different benefit claimants, and a percentage breakdown of customer applicants for Budgeting Loans is included in the Table below:

Customer Group	% of Expenditure
Pensioners	7.33
Unemployed	9.91
Disabled	21.61
Lone Parents	26.33
Others	34.82
Closing Balance	100.00

A combination of proxy rates was used to determine the overall Customer Error and Customer Fraud proxy. The different proxy rates utilised were as follows:

Customer Group	Proxy Rate
Pensioners	State Pension Credit rate as proxy
Unemployed	JSA rate as proxy
Disabled	DLA rate as proxy
Lone Parents	IS rate as proxy
Others	Overall rate as proxy

For Winter Fuel Payments State Pension was used as a proxy for Customer Error and Customer Fraud, and for Cold Weather Payments the Jobseekers Allowance Customer Error and Customer Fraud rates were selected for use as the proxies.

Confidence Intervals:

Confidence intervals around the statistical estimates are provided in the Tables below. The Department reviews a sample of claims; this is a sampling approach as it would be impractical to assess every case and therefore requires a level of statistical certainty to underpin the estimates. This level of certainty is quantified with confidence intervals or tolerances around which the central estimates are produced. These give the range in which the Department has a confidence level of 95%. This means the Department can be 95% sure that the true value lies for each of the estimates presented. In our commitment to continuous improvement the Department is targeting sample size numbers to ensure the best use of available resources focused on those benefits with more variability. The results still maintain a 95% confidence level. Each of the following tables shows the monetary value of

error (MVE) and the MVE as a percentage of expenditure. The associated 'range' or 'lower' and 'upper' confidence intervals are also provided. The figures also account for additional uncertainty that has been introduced into the overall estimates by the introduction of data from previous years.

The confidence intervals quoted for each error category relate to the individual error category Monetary Value of Error. The table also quotes a total Monetary Value of Error figure with associated confidence intervals. The lower confidence interval quoted for the total Monetary Value of Error should not equal the sum of the lower confidence interval for each individual benefit Monetary Value of Error. The upper confidence interval quoted for the total Monetary Value of Error should not equal the sum of the upper confidence interval for each individual benefit Monetary Value of Error.

Full details and further information on the Department's methodology of the estimated fraud and error results for the Department for Communities and the over and underpayment estimates for all Departmental benefits are included in the 2019-20 Departmental Annual Report and Accounts, (Note 23, Payment Accuracy).

Estimates of Social Fund Overpayments for 2019 and 2018

The tables below set out the estimates of overpayments and underpayments due to fraud and error in Social Fund expenditure for the calendar years 2019 and 2018.

Estimates of Benefit Overpayments 2019

Year 2019	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval
Official Error	107,903,133	277,391	29,966	620,860	0.3%	0.0%	0.6%
Customer Error	107,903,133	200,022	0	978,632	0.2%	0.0%	0.9%
Customer Fraud	107,903,133	770,411	328,480	1,300,125	0.7%	0.3%	1.2%
Total Overpayments	107,903,133	1,247,823	685,295	2,250,222	1.2%	0.6%	2.1%

Estimates of Benefit Overpayments 2018

Year 2018	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval
Official Error	114,855,303	310,833	47,624	684,889	0.3%	0.0%	0.6%
Customer Error	114,855,303	164,839	0	961,660	0.1%	0.0%	0.8%
Customer Fraud	114,855,303	753,293	231,574	1,393,767	0.7%	0.2%	1.2%
Total Overpayments	114,855,303	1,228,965	603,398	2,317,564	1.1%	0.5%	2.0%

Estimates of Social Fund Overpayments due to Official Error 2019 & 2018

Official Error 2019

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	56,822,324	259,039	13,246	600,266	0.5%	0.0%	1.1%	Jan 16 - Dec 16 (BL, CL, CCG) / Jan 13 - Dec 13 (FP, SSMG)
WFP	51,082,834	18,352	0	57,533	0.0%	0.0%	0.1%	SP Proxy
CWP₍₁₎	-2,025	-	-	-	-	-	-	JSA Proxy
Total	107,903,133	277,391	29,966	620,860	0.3%	0.0%	0.6%	

NOTES:

- The expenditure for CWP is £0 but separate accounting adjustments and the calculation of the expenditure on a calendar year basis has resulted in the negative figure in the Table above.

Official Error 2018

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	61,837,073	263,901	7,047	625,220	0.4%	0.0%	1.0%	BL 2016 Up-rated FL/SSMG 2013 Up-rated
WFP	51,545,755	24,449	0	112,332	0.0%	0.0%	0.2%	SP Proxy
CWP₍₁₎	1,472,475	22,483	0	63,016	1.5%	0.0%	4.3%	JSA Proxy
Total	114,855,303	310,833	47,624	684,889	0.3%	0.0%	0.6%	

NOTES:

- The Departments measures fraud and error estimates based on calendar year. Cold Weather Payments (CWP) above relate to payments made in the period Jan - Mar 2018. There were no CWP in the 2018-19 financial year.

Estimates of Social Fund Overpayments due to Customer Error 2019 & 2018

Customer Error 2019

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	56,822,324	200,022	0	978,632	0.4%	0.0%	1.7%	Combination Proxy
WFP	51,082,834	0	0	0	0.0%	0.0%	0.0%	SP (2009) Proxy
CWP⁽¹⁾	-2,025	-	-	-	-	-	-	JSA Proxy
Total	107,903,133	200,022	0	978,632	0.2%	0.0%	0.9%	

NOTES:

- The expenditure for CWP is £0 but separate accounting adjustments and the calculation of the expenditure on a calendar year basis has resulted in the negative figure in the Table above.

Customer Error 2018

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	61,837,073	164,839	0	961,660	0.3%	0.0%	1.6%	Combination Proxy
WFP	51,545,755	0	0	0	0.0%	0.0%	0.0%	SP (2009) Proxy
CWP⁽¹⁾	1,472,475	0	0	0	0.0%	0.0%	0.0%	JSA Proxy
Total	114,855,303	164,839	0	961,660	0.1%	0.0%	0.8%	

NOTES:

- The Departments measures fraud and error estimates based on calendar year. Cold Weather Payments (CWP) above relate to payments made in the period Jan- Mar 2018. There were no CWP in the 2018-19 financial year.

Estimates of Social Fund Overpayments due to Customer Fraud 2019 & 2018

Customer Fraud 2019

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	56,822,324	770,411	328,480	1,300,125	1.4%	0.6%	2.3%	Combination Proxy
WFP	51,082,834	0	0	0	0.0%	0.0%	0.0%	SP (2009) Proxy
CWP⁽¹⁾	-2,025	-	-	-	-	-	-	JSA Proxy
Total	107,903,133	770,411	328,480	1,300,125	0.7%	0.3%	1.2%	

NOTES:

1. The expenditure for CWP is £0 but separate accounting adjustments and the calculation of the expenditure on a calendar year basis has resulted in the negative figure in the Table above.

Customer Fraud 2018

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	61,837,073	699,370	181,889	1,334,478	1.1%	0.3%	2.2%	Combination Proxy
WFP	51,545,755	0	0	0	0.0%	0.0%	0.0%	SP (2009) Proxy
CWP⁽¹⁾	1,472,475	53,923	0	136,654	3.7%	0.0%	9.3%	JSA Proxy
Total	114,855,303	753,293	231,574	1,393,767	0.7%	0.2%	1.2%	

NOTES:

1. The Departments measures fraud and error estimates based on calendar year. Cold Weather Payments (CWP) above relate to payments made in the period Jan- Mar 2018. There were no CWP in the 2018-19 financial year.

Estimates of Social Fund Underpayments for 2019 and 2018

Estimates of Benefit Underpayments 2019

Year 2019	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval
Official Error	107,903,133	325,062	0	1,001,321	0.3%	0.0%	0.9%
Customer Error	107,903,133	226,248	0	791,466	0.2%	0.0%	0.7%
Total Overpayments	107,903,133	551,310	69,232	1,432,671	0.5%	0.1%	1.3%

Estimates of Benefit Underpayments 2018

Year 2018	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval
Official Error	114,855,303	237,513	0	811,339	0.2%	0.0%	0.7%
Customer Error	114,855,303	190,136	0	710,343	0.2%	0.0%	0.6%
Total Overpayments	114,855,303	427,649	35,034	1,202,176	0.4%	0.0%	1.0%

Estimates of Social Fund Underpayments due to Official Error 2019 & 2018

Official Error 2019

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	56,822,324	127,833	0	638,402	0.2%	0.0%	1.1%	BL 2016 Uprated FL/SSMG 2013 Uprated
WFP	51,082,834	197,228	0	640,677	0.4%	0.0%	1.3%	SP Proxy
CWP₍₁₎	-2,025	-	-	-	-	-	-	JSA Proxy
Total	107,903,133	325,062	0	1,001,321	0.3%	0.0%	0.9%	

NOTES:

1. The expenditure for CWP is £0 but separate accounting adjustments and the calculation of the expenditure on a calendar year basis has resulted in the negative figure in the Table above.

Official Error 2018

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	61,837,073	139,239	0	700,894	0.2%	0.0%	1.1%	BL 2016 Uprated FL/SSMG 2013 Uprated
WFP	51,545,755	80,144	0	191,799	0.2%	0.0%	0.4%	SP Proxy
CWP₍₁₎	1,472,475	18,131	0	54,908	1.2%	0.0%	3.7%	JSA Proxy
Total	114,855,303	237,513	0	811,339	0.2%	0.0%	0.7%	

NOTES:

1. The Departments measures fraud and error estimates based on calendar year. Cold Weather Payments (CWP) above relate to payments made in the period Jan- Mar 2018. There were no CWP in the 2018-19 financial year.

Estimates of Social Fund Underpayments due to Customer Error 2019 & 2018

Customer Error 2019

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	56,822,324	131,484	56,150	514,666	0.2%	0.1%	0.9%	Combination Proxy
WFP	51,082,834	94,765	0	510,267	0.2%	0.0%	1.0%	SP Proxy
CWP₍₁₎	-2,025	-	-	-	-	-	-	JSA Proxy
Total	107,903,133	226,248	0	791,466	0.2%	0.0%	0.7%	

NOTES:

- The expenditure for CWP is £0 but separate accounting adjustments and the calculation of the expenditure on a calendar year basis has resulted in the negative figure in the Table above.

Customer Error 2018

Social Fund Benefit	Expenditure £	Monetary value of Official Error £	Lower Confidence Level £	Upper Confidence Level £	Monetary value of Error as a % of Expenditure	Lower Confidence Interval	Upper Confidence Interval	Period of Financial Accuracy Review
Social Fund	61,837,073	94,430	27,685	402,375	0.2%	0.0%	0.7%	Combination Proxy
WFP	51,545,755	95,624	0	514,892	0.2%	0.0%	1.0%	SP Proxy
CWP₍₁₎	1,472,475	82	0	409	0.0%	0.0%	0.0%	JSA Proxy
Total	114,855,303	190,136	0	710,343	0.2%	0.0%	0.6%	

NOTES:

- The Departments measures fraud and error estimates based on calendar year. Cold Weather Payments (CWP) above relate to payments made in the period Jan- Mar 2018. There were no CWP in the 2018-19 financial year.

Social Fund Accounts – Official Error

The DfC Social Fund White Paper accounts for the financial year April 2019 to March 2020 are prepared on a cash basis with no provision for accruals. Expenditure and receipts for the financial year, and the Statement of Balances are included in the Receipts and Payment Account. The account includes expenditure for Cold Weather Payments and Winter Fuel Payments.

The estimated level of total overpayments for 2019 as a proportion of the total 2019-20 Social Fund expenditure is detailed in Table 1 below. Estimates for Official Error overpayments for 2018-19 are also shown in Table 1 for comparative purposes.

The estimated level of total underpayments for 2019 as a proportion of the 2019-20 Social Fund expenditure is detailed in Table 2 below. Estimates for Official Error underpayments for 2018-19 are also shown in Table 2 for comparative purposes.

Table 1- Estimated Levels of Total Overpayments in Social Fund expenditure

Year	Expenditure £000	Monetary value of Official/ customer Error & Customer Fraud £	Monetary value of error as a % of expenditure
2019-20	104,503	1,247	1.2%
2018-19	112,158	1,229	1.1%

Table 2- Estimated Levels of Total Underpayments in Social Fund expenditure

Year	Expenditure £000	Monetary value of Official/ customer Error & Customer Fraud £	Monetary value of error as a % of expenditure
2019-20	104,503	551	0.5%
2018-19	112,158	428	0.4%

Full details of the estimated fraud and error results for the Department for Communities are included in the 2019-20 Departmental Annual Report and Accounts, (Note 23, Payment Accuracy)

Appendices

Appendix 1

Accounts direction given by the department of finance in accordance with section 146(4) of the social security administration (Northern Ireland) act 1992

1. This direction applies to the Department for Communities' Social Fund Account.
2. For the financial year ended 31 March 2017 and subsequent years, the Department for Communities shall prepare a Social Fund Account comprising a receipts and payments account, a statement of balances and such notes as may be necessary for the purposes referred to in paragraph 4 below, including as a minimum the notes listed in paragraph 5 below.
3. The Social Fund Account shall include a Foreword by the Accounting Officer, a Statement of Accounting Officer's Responsibilities and a Governance Statement. The contents of the Foreword are detailed at Appendix 1 to this direction. The Foreword, the Governance Statement and the statement of balances should be signed and dated by the Accounting Officer.
4. The Social Fund Account shall be in the format shown in Appendix 2 to this direction and properly present the receipts and payments and opening and closing cash balances.
5. The notes shall include:
 - a) a statement of loans including an age analysis of loans outstanding;
 - b) a statement of losses;
 - c) the policy on maintaining a standing balance; and
 - d) any additional notes as may be necessary for the purposes referred to in paragraph 4 above.
6. The accounts direction shall be reproduced as an annex to the accounts.

Alison Caldwell

Alison Caldwell

Treasury Officer of Accounts

Appendix 1

Foreword

1. The foreword shall state that the account has been prepared in accordance with a direction issued by DoF in pursuance of Section 146 (4) of the Social Security Administration (Northern Ireland) Act 1992. The foreword will also include details of the following:
 - a) a brief history of the Social Fund and its statutory background;
 - b) categories of payment;
 - c) financial basis of the fund;
 - d) the publication of the Department for Communities' Annual Report on the Social Fund;
 - e) audit arrangements.

Appendix 2

Receipts and payments account for the year ended 31 March 2020

Receipts	2018/19 £	2019/20 £
Receipts from DfC Vote RfRA	_____	_____
Repayments of funeral payments	_____	_____
Repayments of budgeting loans	_____	_____
Other receipts	_____	_____
Total:	_____	_____
Less		
Payments		
Maternity expenses	_____	_____
Funeral expenses	_____	_____
Cold weather payments	_____	_____
Budgeting loans	_____	_____
Winter Fuel Payments	_____	_____
Total:	_____	_____
Excess of receipts over payments / (Excess of payments over receipts)	_____	_____

Statement of Balances

	£	£
Opening Balance at 1 April 2019	_____	_____
Plus		
Excess of receipts over payments (Less Excess of payments over receipts)	_____	_____
Closing Balance 31 March 2020	_____	_____

The Notes on pages 21 and 35 form part of the Account.

Accounting Officer:

Date:

Available in alternative formats.

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