

NORTHERN IRELAND SOCIAL SECURITY AGENCY

SOCIAL FUND ACCOUNT

for the year ended 31 March 2003

Prepared pursuant to section 146 (4) of the Social Security

Administration (Northern Ireland) Act 1992

The Northern Ireland Social Security Agency
Social Fund Account
for the year ended 31 March 2003

*Laid before the Houses of Parliament by the Comptroller and Auditor General
for Northern Ireland in accordance with Paragraph 12 (2) and (4) of
the Schedule to the Northern Ireland Act 2000 and Paragraph
27 of the Schedule to the Northern Ireland Act 2000 (Prescribed
Documents) Order 2004*

19 December 2005

*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*

19 December 2005

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FOREWORD

Presentation of Account

1. The Agency presents its Social Fund Account which is prepared in accordance with section 146 (4) of the Social Security Administration (Northern Ireland) Act 1992 and the Department of Finance and Personnel's accounts direction.

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 payments 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 Social Development 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 Payments 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 expenses, Cold Weather Payments, and Winter Fuel Payments and are demand led. Discretionary payments comprise Budgeting Loans, Crisis Loans and Community Care Grants and 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.

Categories of Payments

- 3.1 Sure Start Maternity Grants - The Sure Start Maternity Grant scheme was introduced on 27 March 2000 to replace the £100 Maternity Payment. It is available to families on Income Support, Jobseeker's Allowance (Income Based), Working Families Tax Credit and Disabled Person's Tax Credit. On introduction the level of payment was £200. This was increased to £300 from 17 September 2000 and then to £500 on 31 March 2002.

- 3.2 Funeral Payments - Payments to meet essential funeral expenses may be made to customers who have good reason for taking responsibility for the funeral costs and are in receipt of Income Support, Jobseeker's Allowance (Income Based), Working Families Tax Credit, Disabled Person's Tax Credit or Housing Benefit. In April 1997 regulations were introduced placing a limit of £600 on certain expenses payable in respect of funeral arrangements. In January 2000 following a Social Security Commissioner's decision, the necessary cost of burial or cremation was redefined in the regulations. The amendment was required to ensure that the provision for the necessary cost of burial or cremation relates solely to those charges levied by the authority and not the associated funeral expenses that should fall to be considered within the provision capped at £600. In January 2000 16 and 17 year olds were added to the group excluded from consideration in the immediate family test and the nature and extent of contact test. This means that regardless of their financial circumstances and relationship to the deceased, the presence of a 16 or 17 year old will not prevent anyone else from receiving a funeral payment. In October 2001 two changes were made to Funeral Payments. The limit of £500 on capital (£1000 for the over-60's) was abolished. This means that customers no longer have their Funeral Payment award reduced or extinguished by the amount of savings they hold above £500 (or £1000). The other change involved removing an anomaly whereby some customers whose relatives are asylum seekers lost entitlement to Funeral Payments. Funeral Payments are normally recoverable from the deceased person's estate, though estates are often insufficient to permit recovery.
- 3.3 Cold Weather Payments - Cold Weather Payments of £8.50 to certain Income Support or Jobseeker's Allowance (Income Based) customers are made when the average temperatures in an area are, or are forecast to be, at or below 0 Degrees Celsius for a period of seven consecutive days. This is based on information from the Meteorological Office in relation to weather stations and the postcodes linked to those stations. Readings are currently provided by five weather stations in Northern Ireland, at Aldergrove, Ballykelly, Castlederg, St Angelo and Katesbridge.

- 3.4 Winter Fuel Payments - The Winter Fuel Payments scheme was introduced in January 1998 to specifically help older people with their winter fuel bills. The eligibility criterion is that during the specified week the household has an occupant ordinarily resident in GB or NI aged 60 or over. The need to be in receipt of a qualifying benefit, which existed prior to 16 December 1999, has been removed.
- For the first two years of the scheme (1997/98 and 1998/99) eligible households received £20, while the poorest pensioners, those receiving Income Support received £50. Winter Fuel Payments were increased to £100 for eligible households for winter 1999/2000. This amount was increased to £150 for winter 2000/2001 and again increased to £200 in the Pre-budget report of November 2000. The increase to £200 was originally intended to be for one year only, that is for winter 2000/2001. However in June 2001 it was announced that the Winter Fuel Payment was to be maintained at the increased rate of £200 for the winter of 2001/2002 and 2002/2003. This means that most people aged 60 years old or over during the qualifying week beginning 16 September 2002 qualified for a payment of £200. Winter Fuel Payments are tax-free and do not affect entitlement to other social security benefits.
- 3.5 Budgeting Loans - Payable to customers in receipt of Income Support or Jobseeker's Allowance (Income Based) to help with major items of expenditure or services for which it may be difficult to budget. Loans are repayable, normally by deduction from benefit.
- 3.6 Crisis Loans - Payable without regard to a qualifying benefit to customers faced with emergencies or the consequences of a disaster. Loans are repayable either by direct repayment or by deduction from certain benefits.
- 3.7 Community Care Grants - Payable to promote the community care of customers qualifying for Income Support or Jobseeker's Allowance (Income Based). The main purpose is to help vulnerable groups lead independent lives in the community rather than go into institutional or residential care, or to help such people re-establish themselves in the community following a period of such care; ease exceptional pressures on families; and to help with certain urgent travelling expenses.

Financial Basis of the Social Fund

4. The Social Fund is, in part, financed by grants from the Consolidated Fund, which in 2002/03 were payable from DSD Vote RfR A, line 17 (3) for regulated expenditure, line 18 (3) for winter fuel payments and line 19 (3) for discretionary expenditure. In addition, section 74 (1) of the Social Security Administration (Northern Ireland) 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.

Annual Report on the Social Fund

5. The Department for Social Development is required by Section 146 (5) and (6) of the Social Security Administration (Northern Ireland) Act 1992 to prepare an annual report on the Social Fund and to lay a copy of the report before the Northern Ireland Assembly. This report and the Annual Report of the Social Fund Commissioner for 2002/03 were published on 23 December 2003.

Audit Arrangements

6. The Comptroller and Auditor General is required under Section 146 (4) of the Social Security Administration (Northern Ireland) 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.

Statement of Accounting Officer's Responsibilities

- 7.1 Under Section 146 (4) of the Social Security Administration (Northern Ireland) Act 1992, accounts of the Social Fund are to be prepared in such form and in such manner as the Department of Finance and Personnel 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.
- 7.2 The Department of Finance and Personnel has appointed the Chief Executive of the Social Security Agency as Accounting Officer for the Social Fund. His relevant responsibilities as Accounting Officer, including his responsibility for the propriety and regularity of the public finances and for the keeping of proper records, are set out in the Accounting Officers' Memorandum in "Government Accounting in Northern Ireland" issued by the Department of Finance and Personnel.



Northern Ireland Social Security Agency

Accounting Officer

Date *22 September 2005*

STATEMENT ON THE SYSTEM OF INTERNAL CONTROL

As Accounting Officer, I have responsibility for maintaining a sound system of internal control that supports the achievement of Agency policies, aims and objectives, set by the Department's Ministers, whilst safeguarding the public funds and Agency assets for which I am personally responsible, in accordance with the responsibilities assigned to me in Government Accounting Northern Ireland.

The system of internal control is designed to manage rather than eliminate the risk of failure to achieve policies, aims and objectives; it can therefore only provide reasonable and not absolute assurance of effectiveness.

The system of internal control is based on an ongoing process designed to identify the principal risks to the achievement of Agency policies, aims and objectives, to evaluate the nature and extent of those risks and to manage them efficiently, effectively and economically. Procedures have been in place since March 2003 necessary to implement DFP guidance. This took account of the time needed to embed fully the processes, which the Agency has agreed should be established, and to improve their robustness.

We have carried out appropriate procedures to ensure that we have identified the Agency's objectives and risks and determined a control strategy for each of the significant risks. As a result, risk ownership has been allocated to the appropriate staff and the Agency has set out its attitude to risk to the achievement of the Agency's objectives.

The Management Board has ensured that procedures are in place for verifying that risk management and internal control are regularly reviewed and reported on. There will be a full risk and control assessment before reporting on the year ending 31 March 2004. Risk management has been incorporated more fully into the corporate planning and decision making processes of the Agency.

The Board receives periodic reports concerning internal control. The appropriate steps are being taken to manage risks in significant areas of responsibility and monitor progress reports on key projects.

Following the identification of the Agency's key objectives and risks, further work has been done to bring about more consistency in the way in which the Agency treats risks.

In addition to the actions mentioned above, in the coming year the Agency plans to:

- regularly review and update the record of risks facing the organisation;
- set up a system of key performance and risk indicators against measures from the Agency's Balanced Scorecard;
- maintain the organisation-wide risk register;
- provide reports from the Chief Executive to the Department on internal control; and
- embed the process within management throughout the Agency.

The Agency has an Internal Audit Unit, which operates to standards defined in the Government Internal Audit Manual. They submit regular reports, which include the Head of Internal Audits's independent opinion on the adequacy and effectiveness of the Agency's system of internal control together with recommendations for improvement.

My review of the effectiveness of the system of internal control is informed by the work of the internal auditors and the executive managers within the Agency who have responsibility for the development and maintenance of the internal control framework, and comments made by the external auditors in their management letter and other reports.

My review of the effectiveness of the system of internal control has highlighted the following areas of weakness in respect of the administration of the Social Fund:

- The Social Fund Computer System cannot provide lists of all cases selected for checking, thus, management cannot confirm that all these cases have been checked.
- The Social Fund Computer System cannot provide an up-to-date list of deferred cases; management, therefore, has no assurance that the cases are deferred for a legitimate reason or an appropriate period of time.
- The controls surrounding the award and payment of Social Fund grants and loans, subsequent repayment of loans, together with the decentralisation of crisis loans and the computer systems, were found to be inadequate.



Gerry Keenan

Accounting Officer

22 September 2005

NORTHERN IRELAND SOCIAL SECURITY AGENCY: SOCIAL FUND ACCOUNT 2002/03

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

I certify that I have audited the financial statements on pages 9 to 13 under Section 146 (4) of the Social Security Administration (Northern Ireland) Act 1992.

Respective responsibilities of the Chief Executive and Auditor

As described on page 4 the Chief Executive of the Social Security Agency is responsible for the preparation of the financial statements and for ensuring the regularity of financial transactions. The Chief Executive is also responsible for the preparation of the Foreword. My responsibilities, as independent auditor, are established by statute and I have regard to the standards and guidance issued by the Auditing Practices Board and the ethical guidance applicable to the auditing profession.

I report my opinion as to whether the financial statements properly present the receipts and payments of the Social Fund and are properly prepared in accordance with Section 146 (4) of the Social Security Administration (Northern Ireland) Act 1992 and directions made thereunder by the Department of Finance and Personnel, and whether in all material respects the receipts and payments have been applied to the purposes intended by Parliament and the Northern Ireland Assembly and conform to the authorities which govern them. I also report if, in my opinion, the Foreword is not consistent with the financial statements, if the Agency has not kept proper accounting records, or if I have not received all the information and explanations I require for my audit.

I read the other information contained in the Annual Report and consider whether it is consistent with the audited financial statements. I consider the implications for my certificate if I become aware of any apparent misstatements or material inconsistencies with the financial statements.

I review whether the statement on pages 5 and 6 reflects the Agency's compliance with the Department of Finance and Personnel's guidance on the Statement on Internal Control. I report if it does not meet the requirements specified by the Department of Finance and Personnel, or if the statement is misleading or inconsistent with other information I am aware of from my audit of the financial statements. I am not required to consider, nor have I considered whether the Chief Executive's Statement on Internal Control covers all risks and controls. I am also not required to form an opinion on the effectiveness of the Agency's corporate governance procedures or its risk and control procedures.

Basis of audit opinion

I conducted my audit in accordance with United Kingdom Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts, disclosures and regularity of financial transactions included in the financial statements. It also includes an assessment of the judgements made by the Chief Executive in the preparation of the financial statements.

I planned and performed my audit so as to obtain all the information and explanations which I considered necessary in order to provide me with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by error, or by fraud or other irregularity and that, in all material respects, the receipts and payments have been applied to the purposes intended by Parliament and the Northern Ireland Assembly and conform to the authorities which govern them. In forming my opinion I have also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In my opinion:

- the financial statements properly present the receipts and payments of the Northern Ireland Social Fund for the year ended 31 March 2003 and the balances held at that date and have been properly prepared in accordance with Section 146 (4) of the Social Security Administration (Northern Ireland) Act 1992 and directions made thereunder by the Department of Finance and Personnel; and
- in all material respects the receipts and payments have been applied to the purposes intended by Parliament and the Northern Ireland Assembly and conform to the authorities which govern them.

I have no observations to make on these financial statements.



J M Dowdall CB
Comptroller and Auditor General
1st December 2005

Northern Ireland Audit Office
106 University Street
Belfast BT7 1EU

**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2003**

	2002/03	2001/02
	£'000	£'000
RECEIPTS		
Receipts from DSD Vote RfR A	60,157	50,842
Repayments of funeral payments	93	67
Repayments of budgeting loans	33,562	32,817
Repayments of crisis loans	5,610	4,710
Other receipts	18	15
Total	99,440	88,451
<i>Less</i>		
PAYMENTS		
Maternity expenses	4,331	2,434
Funeral expenses	2,437	2,201
Cold weather payments	255	199
Budgeting loans	34,691	31,631
Crisis loans	7,517	6,410
Community care grants	10,932	10,204
Winter fuel payments	42,505	43,128
Total	102,668	96,207
Excess of receipts over payments / (Excess of payments over receipts)	(3,228)	(7,756)

STATEMENT OF BALANCES

	£'000	£'000
Opening Balance	5,037	12,793
<i>Plus</i>		
Excess of receipts over payments	-	-
<i>Less</i>		
(Excess of payments over receipts)	(3,228)	(7,756)
Closing Balance	1,809	5,037

The Notes on pages 10 to 13 form part of the Account.



Accounting Officer

Northern Ireland Social Security Agency

Date 22 September 2005

NOTES

1. GENERAL

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 and Personnel, shown as an appendix to this account. The figures for 2001/02 are given for comparison and are taken from the Account for that year.

2. STATEMENT OF LOANS

	Budgeting Loans	Crisis Loans	Total
	£'000	£'000	£'000
Amount at 1 April 2002	29,544	9,462	39,006
Amount loaned	34,691	7,517	42,208
Amount recovered	(33,562)	(5,610)	(39,172)
Amount written off	(155)	(33)	(188)
Amount outstanding at 31 March 2003	30,518	11,336	41,854
Amount of adjustment	(79)	(117)	(196)
	_____	_____	_____
Amount outstanding at 31 March 2003 restated	<u>30,439</u>	<u>11,219</u>	<u>41,658</u>

The amount for loans outstanding at 31 March 2003 shown in this note is based on cumulative loans and repayments disclosed in the receipts and payments account, adjusted for amounts written-off and the net adjustment resulting from the further investigation of discrepancies identified between the loans balances as recorded in the Social Fund Accounts and those recorded in the Social Fund computer system. The composition of the latter adjustment is described in more detail below.

The net adjustment of £196k to the closing balance is to take account mainly of adjustments to loans issued, the review of Crisis Loans to Community Care Grants and to record the net effect on loan balances of customers who had moved between Northern Ireland and Great Britain.

3. AGE OF LOANS ANALYSIS

Between April 1988, when the Social Fund loans scheme was introduced, and March 2003, loans of some £373m have been paid. Over this period, £329m of these loans has been recovered and £2m written-off or adjusted, leaving a balance of some £42m outstanding at 31 March 2003. Loans are normally recovered by deduction from social security benefits and, where this is not possible, by cash instalments. Where a customer has more than one loan, the earliest loan is normally redeemed first, with recovery of later loans following automatically. A minority of loans 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.

An analysis of the age of loans outstanding at 31 March 2003 is summarised below:

Age/Type of loan	Budgeting Loans £'000	Crisis Loans £'000	Total £'000
5 years and more	790	429	1,219
Between 1 year and less than 5 years	8,107	4,645	12,752
Less than 1 year	21,542	6,145	27,687
	<hr/>	<hr/>	<hr/>
	30,439	11,219	41,658
	<hr/>	<hr/>	<hr/>

4. STATEMENT OF FUNERAL PAYMENTS OUTSTANDING

	£'000
Amount outstanding at 1 April 2002	3,651
Payments made	2,437
Amount recovered	(93)
Amount deemed as irrecoverable	(2,038)
Amount outstanding at 31 March 2003	3,957
Amount of Adjustment	<hr/> 3
Revised Amount Outstanding at 31 March 2003	3,960

The amount for Funeral Payments outstanding at 31 March 2003 shown in this note is based on cumulative payments and repayments disclosed in the receipts and payments account, adjusted for amounts deemed as irrecoverable and the net adjustment resulting from further investigation of discrepancies identified between Funeral Payments as recorded in the Social Fund Accounts and those recorded in the Social Fund computer system. The adjustment records the net effect of Funeral Payments transferred to Great Britain.

Funeral Payments 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.

Accordingly the amount shown above as outstanding does not reflect the amount which may be recovered.

An analysis of the age of Funeral Payments outstanding is summarised below:

Year of Funeral Payment	£'000
1993/94	2
1994/95	2
1995/96	2
1996/97	4
1997/98	46
1998/99	77
1999/00	129
2000/01	214
2001/02	1,210
2002/03	<u>2,274</u>
	3,960

5. LOSSES £'000

Claims for recoverable funeral payments abandoned mainly due to insufficient estates (2,703 cases) 2,038

Recoverable loans abandoned or impracticable to pursue (970 cases) 188

Other Social Fund (34 cases) 8

6. BENEFIT FRAUD

The Social Security Agency's Security Strategy "Tackling Fraud & Error" (1999), revised (2003) aims to address security and control in all relevant areas and achieve a demonstrable and sustained reduction in the level of losses of public expenditure from fraud and error. Quantifying the level of fraud and incorrectness is essential to the effective control and protection of public expenditure. One of the main features of the security strategy is a benefit review technique which provides that information.

The Social Security Agency is in the process of conducting a rolling programme of reviews of all major benefits, including Income Support and Jobseeker's Allowance.

As Social Fund payments during 2002/03 were in the main made to persons receiving Income Support as a qualifying benefit, the level of fraudulent claims for this benefit may impact on the payments made from the Social Fund. However, as the bulk of payments are made by way of recoverable loans and are subject to additional qualifying conditions the scope for losses from fraud is substantially reduced. The Social Security Agency therefore considers that the overall risk of material loss of public funds is low.

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.



Accounting Officer

Northern Ireland Social Security Agency

Date *22 September 2005*

APPENDIX

SOCIAL FUND

NORTHERN IRELAND SOCIAL SECURITY AGENCY

ACCOUNTS DIRECTION GIVEN BY THE DEPARTMENT OF FINANCE AND PERSONNEL

1. The Department of Finance and Personnel (DFP) in accordance with Section 146 (4) of the Social Security Administration (Northern Ireland) Act 1992 hereby gives the following Direction.
2. The statement of account which it is the duty of the Northern Ireland Social Security Agency to prepare in respect of the transactions of the Social Fund for the financial year ending 31 March 1995 and for any subsequent years, shall comprise:
 - a) a foreword;
 - b) an account of receipts and payments;
 - c) a statement of balances:and shall include any such notes as may be necessary for the purposes referred to in the attached schedule.
3. The Accounting Officer shall observe all relevant accounting and disclosure requirements in "Government Accounting Northern Ireland" and any other guidance issued by DFP, as amended or augmented from time to time.
4. The format of the statement of account and the disclosure requirements are in the attached schedule.
5. The foreword and account shall be signed by the Accounting Officer.
6. The Accounts Direction shall be reproduced as an annex to the accounts.

Signed S. QUINN

TREASURY OFFICER OF ACCOUNTS

Dated 11 SEPTEMBER 1996

SCHEDULE

FORMAT OF ACCOUNT AND DISCLOSURE REQUIREMENT

1. The foreword shall state that the account has been prepared in accordance with a direction issued by DFP 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 Social Development – Annual report on the Social Fund;
 - (e) audit arrangements;
 - (f) responsibilities of the Accounting Officer.
2. The receipts and payments account and statement of balances shall conform to the formats shown in the Annex, although minor variations may be made.
3. 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.

**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 199X**

	199X/X £'000	199X/X £'000
RECEIPTS		
Receipts from DHSS Vote 6		
Repayments of funeral payments		
Repayments of budgeting loans		
Repayments of crisis loans		
Other receipts		
total		
<i>Less</i>		
PAYMENTS		
Maternity expenses		
Funeral expenses		
Cold weather payments		
Budgeting loans		
Crisis loans		
Community care grants		
total		
Excess of receipts over payments / (Excess of payments over receipts)		

STATEMENT OF BALANCES

	£'000	£'000
Opening Balance		
<i>Plus</i>		
Excess of receipts over payments		
<i>Less</i>		
(Excess of payments over receipts)		
Closing Balance		

The Notes on pages 10 and 13 form part of the Account.

Accounting Officer

Northern Ireland Social Security Agency

Date _____

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