



**SARAG - Yorkshire and Humberside Asbestos Victim's Support Group**

# **ANNUAL REPORT**

**2021-22**



**SARAG - Yorkshire and Humberside Asbestos Victim's Support Group**

Unit 37, Moorgate Crofts Business Centre, South Grove, Rotherham S60 2DH

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## STATEMENT FROM THE TRUSTEES

As with last year's report we have had to adapt our service to meet the ever-changing situation with COVID and the challenges of an uncertain economic climate. However, working with the resources we have, I am pleased to say that we continue to provide our unique service and make progress towards achieving our goals namely, to ensure all people in Yorkshire and Humberside with asbestos related disease have the support of our dedicated workers.

You will see as you read further into this year's report that our high level of achievements is without doubt a reflection of the commitment and dedication of our staff, volunteers, fundraisers, donors and supporters. Our people are our greatest asset and your continued support of SARAG is as important as ever.

A lot has changed. The Covid-19 pandemic struck and face-to-face advice, the main way people came to us for one-to-one support, was for some time no longer an option.

2021/2022 has been another challenging year, but we were still there to help. Almost overnight, our staff switched to giving advice over the phone, via email and through internet meetings. In a relative blink of an eye, we shifted from providing our one-to-one advice in person to a fully remote provision.

Our staff went above and beyond, going out of their way to make sure people could get the advice they needed. Staff have shown incredible adaptability and resilience, always driven by a desire to help as many people as possible.

For our staff, we've used the ways of working adopted during the pandemic as an opportunity to change how we work in the future, moving to a blended approach of remote and office working. This approach has the potential to provide, more individual choice for our clients, a better volunteer and employee experience, and make work more inclusive and accessible using the effective digital collaboration tools we've established.

Over the last year our activity coordinator, supported by the SARG team, have worked hard to deliver additional support to our clients by organising several support groups. Once again due to COVID restrictions this has been very challenging. This additional support has been welcomed by our clients and we will be adding further groups as required. More information on what has been achieved can be found further into this report.

During the past 12 months SARAG has continued to be at the forefront of some very important national campaigns. WE have continued to work with our colleagues in Asbestos Victims Forum UK to raise awareness of asbestos. More details of this work is included later in this year's report. This year we also welcomed new members of staff and Trustees to the team. We welcomed new advisors Rebecca Moore and Beth Raistrick, and a new administrator in Nev Stevenson. We also welcomed Angela Tod as a new Trustee.

I would like to take this opportunity to show the Trustees appreciation of the work and achievements of the SARAG team. Without your dedication and hard work, the support we provide to our clients would not have been possible. Thank you.

Finally, the Trustees would like to thank all who have helped SARAG over the past year, our volunteers, supporters and especially our panel solicitors and the Trade Unions with whom we work closely. Without their donations, time, and commitment SARAG would not exist.

**Andy Turner**  
Chair of the Trustees

## Service Manager's Report By Ange Mulligan

### Covid 19

At the start of this reporting period there will still restrictions in place due to the Covid 19 pandemic and these continued to have an impact on our activities. As our clients are clinically, extremely vulnerable we were still not in a position to provide home visits, but continued to offer our services remotely, by means of telephone and virtual meetings.

We are now able to offer home visits to our clients, however many continue to be happy to receive benefits advice remotely.

### Asbestos Victim's Support Groups Forum UK (AVSGF-UK)

I stepped down from the position of Secretary for the AVSGF-UK at their AGM in September 2021 and accepted the role of Membership Secretary. Since taking on this role, I am delighted that London Asbestos Support Awareness Group have become full advice members of the Forum.

In March 2021, the Forum publicly made available important documents that will be vital to future asbestos claims. The documents were obtained after the Forum commenced court proceedings against Cape International Holdings Ltd. These documents clearly show that Cape knew of the high risk of fatal disease, yet deliberately withheld information and lobbied the Government to protect their profits.

The Forum demanded that Cape provide £10 million to finding a cure for Mesothelioma and launched the Cape Must Pay campaign, which is currently ongoing.

Our Charity Administrator, Nevyn Stevenson, has worked extremely hard to support this campaign, going over and above the needs of his role.

### International Worker's Memorial Day

International Worker's Memorial Day took place on 28th April 2022.

SARAG staff and Trustees attended events held in Sheffield, Doncaster and Leeds where we took part in the Wreath laying ceremonies in remembrance of all those who have lost their lives as a result of Asbestos related disease.

### Action Mesothelioma Day

As Covid 19 restrictions were eased, we held a small event outside Sheffield Cathedral on Friday 2nd July 2021. This was followed by a number of online events organised by Uk Mesothelioma Alliance (UKMA) and the June Hancock Mesothelioma Research Fund (JHMRf)

### Asbestos Victims, Carers, and Relatives Support Events

We held a Christmas Social Event at Wortley Hall in December 2021. This was very well attended and proved to be an enjoyable event.

The Barchester Foundation had kindly provided some funding towards this event which covered the cost of a Christmas carvery for guests.

In January 2022 we received some funding from the Alex Ferry Foundation which allowed us to set up support groups for our clients, their relatives and carers. Support groups are now in place

across the region and we are very grateful to the Alex Ferry Foundation for their support.

### Raising Awareness

SARAG held a Patient and Carer conference in conjunction with Derbyshire Asbestos Support Team (DAST) and Asbestos Support Central England (ASCE) on the 20th May 2022 at the Winding Wheel in Chesterfield. Guest speakers included Professor Dean Fennell and Dr Chris Huntley. Louise Nelson Meso Uk CNS also spoke of the Benefits of Singing and there were presentations on Eating well and Benefits & Civil Litigation.

### Solicitor Panel Members

We are extremely grateful for the ongoing support of our solicitor panel members. Along with the donations provided by them, the solicitor panel have also shared their expertise by provision of free staff training.

**Ange Mulligan**  
Service Manager

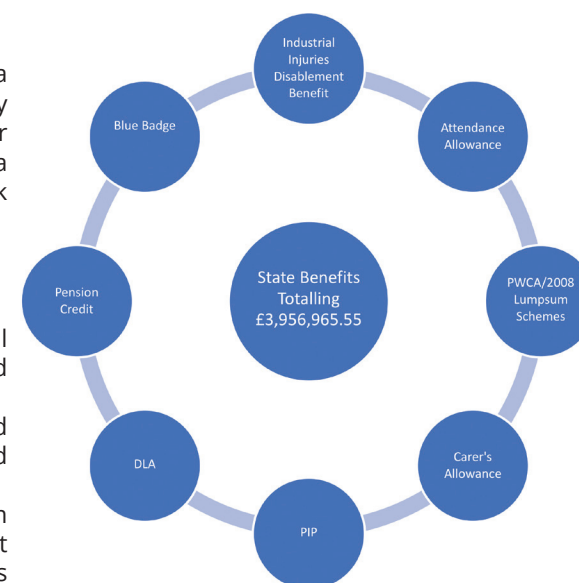
## Benefits Advice Service Report 21-22

Every asbestos -related illness is likely to create additional costs for patients and families, and there is a need to act to protect financial security.

There are two routes to financial help in asbestos related disease cases: State Benefits and pursuing a civil claim against employers for negligence. Our service deals with the State Benefits route.

The main (weekly) State Benefits for those with asbestos-related disease are the Industrial Injuries Disablement Benefit Scheme (and subsequent lump sum payment Schemes) and either PIP (Personal Independence Payment) or Attendance Allowance, depending on age. We may also be able to help clients to claim other benefits, including Carers Allowance and means-tested benefits such as Pension Credit, and Blue Badge applications.

This year we raised £3,956,965.55 in benefits.





**One of the most helpful pieces of advice I received was that there is a number of firms of solicitors who specialise in asbestos claims, which enabled me to find a very helpful solicitor to act on my behalf. I had not realised there were such specialist firms. The solicitor dealing with my claim is extremely helpful and keeps me regularly updated with the progress of my claim.**

This compares to previous year's as follows.

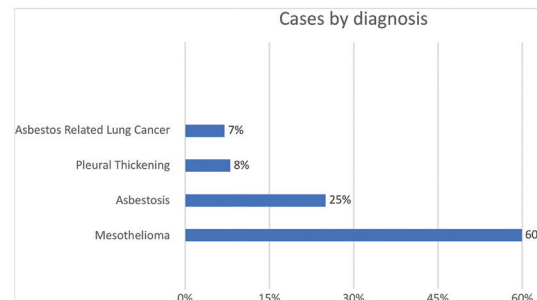
2019/2020	£1,895,366
2020/2021	£3,725,974
2021/2022	£3,956,965

The reason for the increase in benefits gained is due to our service covering more areas and due to the covid pandemic delays, where assessment of awards, by the DWP, were originally put on hold but have now been paid.

The DWP has now resumed medical assessments for IIDB benign asbestos-related disease cases and, in those cases over the age of 80, are carrying out home visits for medical assessments (this includes renewal cases as well as first time applicants). Decisions are taking about 4 -6 months to complete and many of our clients that had been "put on hold" have now had their claims awarded, although there are a handful of cases still left over from the pandemic who have been waiting many months for decisions.

The DWP recognise the seriousness of the diagnosis of Mesothelioma and Lung Cancer and these claimants are not required to undergo medical examinations. For client's diagnosed with a Malignant condition, a fast-track procedure exists whereby our advisors can sign and submit applications on the claimant's behalf. Over 60% of our work involved fast track cases. We can normally get these turned round (i.e., benefits paid) within 2 weeks of first contact, one case took just 4 days!

The chart below shows how this year's work has been broken down by disease category:

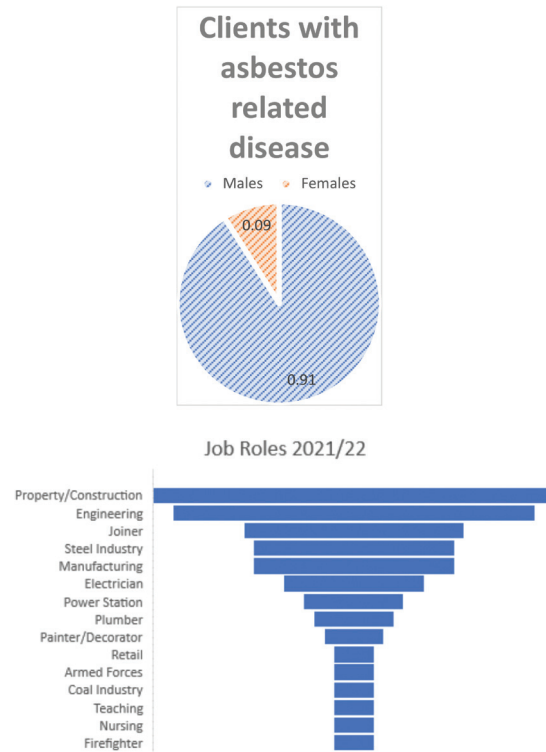


### Appeals

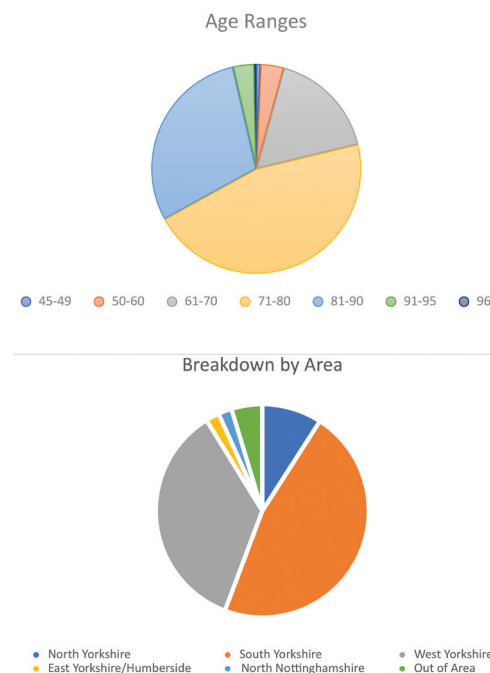
To date we have two appeal cases still waiting to be heard by an appeal Tribunal. These Tribunals continue to be conducted over the telephone, rather than in person. One of our clients has waited over 18 months for the appeal to be heard!

The following charts show how our client base is broken down by male /female and occupations. Most of our cases are from the

male population and are due to the nature of their occupations in traditional industries that used asbestos materials or who worked on the structure of asbestos containing buildings.



As asbestos may create health problems many years after exposure, it is not surprising that most of our case load falls into the older age ranges, (see the charts below) for the distribution of age ranges and locality. Our youngest client was a female aged 46 who worked in old dusty buildings with asbestos roofs and our oldest a female aged 96 who was exposed to asbestos during the 1930's/1940's whilst working as a yarn winder and weaver in the textile mills.



The tables below show the comparisons with previous years

### North Yorkshire, East Yorkshire, West Yorkshire, and Humberside

2019/2020	57
2020/2021	160
2021/2022	159

### South Yorkshire/North Notts/Out of Area

2019/2020	200
2020/2021	216
2021/2022	182

### Main towns /cities

Town /City	2020/21	2021/22
Barnsley	15	15
Doncaster	42	39
Halifax	11	10
Huddersfield	12	11
Leeds	38	52
Pontefract	11	7
Rotherham	20	13
Sheffield	116	92
Wakefield	15	15
York	9	14
Others	87	73

### Case Studies

**Mr B** was referred to our service following a diagnosis of lung cancer and asbestosis. For some time during his working life, he had been employed as a roofing contractor, where he had used brown asbestos spray as a means of fireproofing roof beams. He also fitted roofs made from asbestos and cut asbestos sheets to size using power tools. Mr B remembered days when asbestos dust was all over his teeth and he would have to scrape it off.

We made fast track claims for him under the Industrial Injuries Disablement benefit scheme for the prescribed disease called D8; and under the PWCA lump sum scheme. A few weeks later these were paid, weekly benefit at £182.90 and a lump sum of £19,227.

We also applied for a blue badge and Attendance Allowance.

This case was straightforward because the diagnosis included asbestosis (and he had sprayed asbestos); contrast this case with the case of Mr R who also had lung cancer and substantial asbestos exposure but no asbestosis. In these cases, claimants must meet certain occupational criteria which are limited to manufacture of asbestos textiles, spraying asbestos, asbestos insulation work (re-lagging as well as taking off) and shipbuilding. We were unable to prove that he had worked in the necessary occupations and although he had asbestos exposure whilst working in property/construction his claim was turned down.

**Mr J** was referred to us in November last year as he had Mesothelioma, he was aged 82. He was amazed because he did not think he had ever been exposed to asbestos, but it transpired that he could have been exposed to asbestos whilst working as an upholsterer. Asbestos was used in or as upholstery fabric in some special applications where fire resistance was needed, and a study published in the Archives of Environmental and Occupational Health revealed that many upholsterers may have been exposed to asbestos and that upholstery should be considered a high-risk occupation for mesothelioma. The DWP accepted the claims we made on the basis that he had worked as an apprentice upholsterer/upholsterer in Leeds from 1953 to 1966 and he received £182.90 weekly and a lump sum of £14,651, as well as higher rate Attendance Allowance, until his untimely death in January 2022.

**Mr C** was referred to us following a diagnosis of asbestosis (benign disease) and his claim was turned down by the DWP under the Industrial Injuries Disablement Benefit Scheme as they considered he was not suffering from the condition. A long, drawn-out process of appeal against the decision took place, with our service helping to secure the necessary evidence from the professionals at the Northern General Hospital, Sheffield. After many months of waiting, a telephone hearing was conducted by the Tribunal, face to face attendance at Tribunal venues was not allowed due to the Coronavirus pandemic (and still isn't). The Tribunal panel spoke to him in depth about his exposure to asbestos and they allowed his claim. He received over £2000 in arrears payment and secured a weekly benefit of £36.58, with a lump sum of £4576. He also got Attendance Allowance at the higher rate and a Blue Badge.

**Mr D** had been living in the UK since 2019 having spent all his working life and a lot of his retirement in Jersey. Sadly, he was diagnosed with mesothelioma in 2021. Although we were able to help him get Attendance Allowance and a Blue Badge, he was not able to get industrial injuries benefit, a lump sum under Workers Compensation or the 2008 scheme because his exposure was not in the UK. There is a scheme available in Jersey but one of the terms of the scheme was that the person had to be living on the island for 5 years immediately prior to diagnosis and because he had moved to the UK, he was outside the parameters of the scheme.

We put a case forward to the Social Security Minister to attempt to secure a payment in these exceptional circumstances. This was accepted and he received a lump sum payment at the same level as the UK.





Mrs A was referred to us by her solicitor. She was already severely disabled from other medical conditions when she developed mesothelioma. She was in receipt of higher rate Disability Living allowance as well as housing benefit, full council tax reduction and pension credit.

Mrs A had been exposed to asbestos whilst working as a cook and later as an auxiliary nurse in a hospital. The hospital had asbestos lagging on pipes which had deteriorated resulting in fibres being released.

A full benefit check was carried out which showed that all the means tested benefits she was in receipt of would cease if she was awarded industrial injuries benefit.

We asked the DWP workers Compensation unit in Barrow to consider just paying the lump sum under the Diffuse Mesothelioma Act 2008, although she had been exposed to asbestos at work, financially, she would be worse off if she lost her means tested benefits. They agreed to this, and she was awarded £14651 in October 2021. Receipt of this sum meant that she could use the money for whatever she needed without it affecting her benefits for 12 months.

Whilst it is true to say that all the cases we deal with stay in our thoughts for a long time after we have dealt with them, there are cases that stand out, like Mr F who unfortunately passed away recently. He was originally assessed for asbestosis in 2020 at 5% and for pleural thickening in 2021 at 18%. He had developed the diseases as a result of his work as a painter and decorator. By the end of 2021 his condition had severely worsened to the extent that his wife had "become his nurse". He was soon on oxygen 24/7 and prescribed oramorph. The assessment was increased to 60% and after an appeal to 100%. His wife had to fight every step of the way for the care he needed and for justice in the assessment of his disablement. He lost his fight with this awful disease and passed away after just 2 ½ years from the date of diagnosis, the cause of his death being the industrial disease of asbestosis. We will remember Mr and Mrs F, and all the other cases and look forward to the day that no-one else is affected by asbestos related diseases.

**Karen Hobson, Benefits Advisor.**



**Support Service**

Having read through my previous AGM report from 2021 as we were just tentatively emerging from the covid pandemic restriction period, it is hard to believe how much has changed over the past year! In my 2021 report, I wrote, "The primary need identified in clients was the desire to be able to share their experiences and to feel listened to, understood and validated." This is very much still applicable and this year we have been able to start offering our clients the opportunity to attend face-to-face groups alongside the Zoom groups we started running during the pandemic.

Many of you now regularly attend our monthly Social Lunch Groups, for which we were fortunate to receive funding from the Alex Ferry Foundation for 2022. In February we held our first ever such group in Sheffield at The Burton Street Foundation, a fantastic community venue in Hillsborough. Thirty people attended this first session and uptake has remained high ever since. Our Doncaster group met for the first time in April, taking place within the beautiful Danum Gallery, Library and Museum. This group has also proved popular, with numbers climbing into the twenties since April; we may need to book a larger room next year! We also now have a group in Leeds, meeting at Pudsey Civic Hall each month.

It can feel quite overwhelming and isolating to be diagnosed with an asbestos related disease, particularly if you do not know of anyone else experiencing a similar journey. All of our groups are a great opportunity for our clients to meet and socialise with others going through similar issues, to exchange advice and information, access both peer and professional support and to make new friends. At each of our face-to-face groups we have an expert asbestos solicitor available to answer any legal questions, as well as one of our Welfare Rights Advisors on hand to provide information around benefits. If you haven't already come along to one of the groups, I would encourage you to do so! All are welcome.

**"I find the monthly get togethers keep me in touch with other people with asbestos conditions and are a very enjoyable and informative social occasion for myself and my wife."**

**Michael Buck**

More recently, we have been able to add further value to our Social Lunch Groups by offering short wellbeing activities within the two-hour sessions such as meditation, seated yoga and seated dance. We have also begun hosting a book swap table at each group, encouraging people to chat, mingle and bond over shared interests.

In January of this year, we set up a Mesothelioma Social Group in South Yorkshire, in partnership with Mesothelioma UK's Nurse Specialist, Helena Stanley, who also attends our Doncaster Social Lunch Group wherever possible. A big thank you to Helena and to Simon Bolton, Mesothelioma UK Nurse Specialist in the West Yorkshire area, for their invaluable support. I have been lucky to work with many charities, organisations and professionals over the previous year, too many to list here but a very supportive and collaborative network of caring people.

Alongside the monthly face-to-face groups, our Zoom groups have also continued to prove popular. We have found that our online meetings are a great alternative for bringing people from a wide geographical area together, as well as providing accessibility for those who are unable to travel far or to leave the house. We will continue to run our Zoom groups in order to provide choice for our clients. Online, we currently run a fortnightly Social Group for those who have been diagnosed with an asbestos related disease, a fortnightly Bereavement Peer Support Group and a monthly Carers/Family Support Group.

**"Since being introduced to SARAG, I have benefited tremendously from the ability to associate with people with the same condition. The contacts are super-friendly and make it very easy to become part of the group."**

**I enjoy participating in the fortnightly Social Group meetings, currently held on Zoom, in which we talk about whatever we want, but are kept in order (very gently!) by Laura.**

**I love the monthly coffee afternoons that have now become lunch sessions, where it is possible to meet face-to-face with a wide range of similar sufferers and their relatives."**

**John Malcomson**

Friendships and support networks have formed within our groups, with clients keeping in touch and offering emotional and practical support to one another outside of SARAG.

Over the summer, we partnered with fellow charity, Lippy People, a video storytelling organisation which supports people to share their lived experiences and aims to achieve positive social and personal change. A small, peer support group was formed and over the course of ten weeks, the group made three short videos. These videos are now being used to raise awareness of asbestos related disease, as well as the individual stories of the clients involved, including the wider difficulties faced by carers and those who have been bereaved.

Our one-to-one support service is also very busy, with people regularly accessing information, guidance, signposting and emotional support or a listening ear around diagnosis, bereavement, mental health and many other issues.

**"Many thanks to all for the help and support given at our monthly group meeting sessions. But it goes without saying that your support and advice gave me the confidence and guidance to reach out for help and I can't thank you enough. Again, many thanks and kind regards."**  
**Stewart**

I very much look forward to continuing to develop our support services over the coming year and, as always, welcome any feedback or suggestions from both our clients and our partners.

**Laura Hogarth,  
Support & Activity Co-ordinator**



**// I cannot speak highly enough how it felt to have had SARAG as my support. Every contact was met with politeness, skill, knowledge, and the understanding of all the processes required. They say that everything can be improved, I have found that SARAG has reached distinction status. //**

## Financial Report

**By Simon Bolton**  
**Treasurer**

Throughout the year, we have been extremely grateful to receive very kind donations, which this year has totalled over £15,330, from individual supporters, many of whom are themselves affected by asbestos related diseases. We would like to thank those people who make donations to SARAG and we are particularly appreciative for the very kind memorial donations in support of the work and aims of SARAG.

We also need to express our gratitude to our Solicitor panel firms; Asbestos Law Partnership, Leigh Day, Hemingways, Irwin Mitchell, Slater & Gordon and Thompsons for their continued support and donations to SARAG. This much-appreciated support is significant in enabling SARAG to continue working to help asbestos victims, and their relatives.

Asbestos related personal injury is a specialist area and all our panel solicitors have extensive experience of asbestos related disease claims and give independent, impartial, confidential advice.

We are fortunate to continue to receive support from the Trade Unions throughout the region, who have provided donations throughout the year and we are grateful to Bill Adams of the TUC who has helped to coordinate these donations. UNITE branches have continued to make regular donations, along with donations from GMB, the NFU, the NEU and the continued support of the Sheffield Trades Union Council.

We also need to thank the Alex Ferry Foundation whose provision of a grant throughout this reporting period, has enabled us to run support groups throughout the region.

Finally, I would like to acknowledge and thank all the individuals and organisations for their continued support which is not only greatly appreciated but is vital in enabling SARAG to continue with its work.

## Testimonials

"When first diagnosed with asbestos on my lungs, I had no idea what to do or who to turn to for advice. SARAG helped me to access the benefits and government compensation available and provided me with information on how to pursue a civil claim against former employers."

" SARAG provides a brilliant service for people like myself, who are suddenly faced with a life changing situation and are unaware of the benefits that are available. Keep up the good work!"

" The Staff who I have met or spoken to have all been friendly and helpful to myself and my wife and followed up queries or concerns and more importantly, getting back in contact with the results (either positive or negative) Excellent service cannot be faulted"

" I don't think it's possible to improve a fantastic service. What a wonderful team, very, very knowledgeable, friendly, and efficient. A model for similar services."

" I think the service is superb. Just when we needed help and advice, it was all there for us. Without this, we wouldn't have received the recompense my late father fully deserved"

" Your service was excellent from start up to present day. I cannot see where you can improve your excellent service. I cannot thank you enough."



## With thanks to our funders and solicitor panel for their continued support

**Leigh Day**

 **asbestosclaimslawyers**  
at Hemingways Solicitors Limited



 **UNISON**

 **The Asbestos Law Partnership LLP**

 **Slater Gordon**  
Lawyers



 **unite**  
the UNION

 **THOMPSONS**  
SOLICITORS  
**STANDING UP FOR YOU**

 **irwinmitchell**

 **BARCHESTERS**  
**CHARITABLE**  
**FOUNDATION**  
Making a difference

 **TUC**  
Changing the world of work for good

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**Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

**( Registered charity. Number 1080365 )**

**FINANCIAL STATEMENTS**

**for the year ended 30 June 2022**

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# **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

## **Legal and administrative information**

### **Trustees**

Andy Turner	Chair
Simon Bolton	Treasurer
Lindsey Spong	Secretary
Nigel Ball	
Stuart Hill	
Angela Tod	

### **Registered Charity number**

1080365

### **Principal Address**

Unit 37,  
Moorgate Crofts Business Centre  
South Grove  
Rotherham  
S60 2DH

### **Independent Examiner**

Craig Williamson  
White Rose Accounting for Charities  
The Ghyll  
Threapland  
Aspatria  
Cumbria CA7 2EL

### **Bank**

The Co-operative Bank Plc  
PO Box 250  
Skelmersdale  
WN8 6WT

## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Trustee's report**

The Trustees present their report and financial statements for the year ended 30 June 2022.

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP)

"Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

### **Structure, governance and management**

The charity was established by a declaration of Trust dated 18 October 1999 as amended by supplemental Deed dated 20 March 2000 and 17 February 2003, and was entered on the Register of Charities effective from 17 April 2000.

A voluntary Trustee management committee carries out the overall management of SARAG, with the day to day management carried out by the Service Manager.

The trustees who served during the year are listed on page 2 on the report.

SARAG holds several general meetings a year at different locations throughout Yorkshire to ensure they are accessible to people resident or working in all parts of the region. These meetings are attended by people affected by asbestos related diseases, their carers, medical staff, voluntary organisations and the general public

The Trustees encourage people with an interest and appropriate skills or experience to consider becoming a Trustee of the organisation and nominations for new trustees are invited each year prior to the Annual General Meeting.

### **Objectives and activities**

To relieve persons with asbestos-related disease by the provision of advice, information and support for such persons and their families and dependants.

To advance the education of the public in Yorkshire and Humberside (the area of benefit) by raising awareness amongst medical staff, general public and workers, in the dangers and hazards of asbestos and its related diseases.



## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Trustee's report continued**

#### **Public benefit statement**

The SARAG Trustees take their responsibility seriously and are confident that the activities of the organisation meet the Charity Commission public benefit guidance.

Our beneficiaries are members of the general public from throughout Yorkshire, Humberside and North Nottinghamshire who are directly affected by asbestos-related disease, or indirectly affected for example carers, relatives, colleagues, and any member of the general public who may need information about the historical consequences of asbestos and the continuing hazards of asbestos.

We aim:

- to provide a free and confidential, quality advice and information service for all people in the locality whose life is affected by asbestos related disease.
- to advocate on behalf of those affected by working in partnership with other groups and organisations that share our concerns by raising issues facing those affected and seeking to effect relevant policy change.
- to facilitate mutual support and enable people whose life is affected by asbestos related disease.
- to meet one another to share experiences.
- to produce and disseminate appropriate information to the wider general public that increases understanding about asbestos related diseases and the continuing hazards of asbestos.

Our main activities are the provision of advice, information, assistance and support for people affected by asbestos related diseases, the majority of whom are terminally ill with mesothelioma cancer, asbestos related lung cancer or have chronic health problems from diseases such as asbestosis and pleural thickening. We provide a home visiting service for everyone who may be terminally ill, chronically sick or disabled.

We also provide individual support, group support meetings and arrange outings, which are an effective way of supporting people who are often isolated by their very aggressive terminal condition.

We provide information and awareness briefings to the wider community which have proved to be a very effective way of increasing understanding about the continuing hazards of asbestos, the incidence of disease in the region and the issues facing sufferers.

Working with 'The Asbestos Forum UK' we have been effective in bringing about social policy change that should go some way towards preventing future needless exposure and consequential disease.

The Trustees regularly give due consideration to the Charity Commission guidance in deciding what activities SARAG will undertake and ensure that the services are appropriate to the beneficiaries and that no detriment or harm arises from the activities we carry out.

## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Trustee's report continued**

#### **Review of Progress and Achievement**

The SARAG financial year runs from 01 July - 30 June and the total funds carried forward on these accounts are allocated to the project running costs from July 2021.

This year our funding has come from several different sources including donations from individual members, local and Regional Trades Unions, panel solicitor firms, together with our own fundraising activities.

We would like to say a big thank you to our Solicitor panel firms, Asbestos Claims Lawyers at Hemingways Solicitors Ltd, Asbestos Law Partnership, Leigh Day, Irwin Mitchell, Slater & Gordon and Thompsons for their continued support. We are extremely grateful for their donations this year, which has enabled us to both sustain, and continue to develop our service.

Asbestos related personal injury is a specialist area, all our panel solicitors are specialists and have extensive experience of asbestos related disease claims and give independent, impartial, confidential advice.

Throughout the year, we have been extremely grateful to receive very kind donations from individual supporters, which this year totalled £15,330. Many people who donate are themselves affected by asbestos related diseases.

We would like to thank those of you who make regular donations to SARAG, and we are extremely grateful for the very kind memorial donations in support of the work and aims of SARAG.

We are fortunate to have received the continued support of our Trade Union friends throughout the region. The continued financial support from UNITE the UNION North East, GMB and the Regional TUC. We would also like to thank UNITE Branches in Rotherham, Doncaster and Sheffield for their regular donations and the continued support of the other trade unions; NEU, FBU and the Sheffield Trades Union Council.

Unite Sheffield branch also supported us to secure a grant from the Alex Ferry Foundation, which allowed us to set up and run monthly support groups throughout the region.

Finally, we would like to thank and acknowledge all the individuals and organisations for the very generous and kind support we have received this year, which is not only very greatly appreciated, but is also vital in enabling SARAG to continue with its very much needed work.



## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Trustee's report continued**

#### **Reserves Policy**

In line with the Charity Commission guidelines on reserves it is the policy of SARAG to aim to maintain unrestricted funds, which are the free reserves of the charity, at a level that equates to approximately three to six months expenditure. This provides sufficient funds to cover management, administration and support costs and to respond to emergency applications for grants that arise from time to time.

Additionally we will hold designated reserves at a level to cover any future redundancy costs and wind down cost should they be required, this is calculated at £8,000. On current expenditure levels, the forecast for six months running costs is £93,000. As at 30 June 2022, our reserves stand at £129,319 of which £8,000 is designated as outlined above, and the remainder will carry forward for project running costs for the next financial year.

#### **Trustees responsibilities for the financial statements**

Charity law requires the trustees to prepare financial statements for each financial period which show the state of affairs of the charity and of net income or expenditure of the charity for that period. In preparing those financial statements, the Trustees are required to:

- ☐ select suitable accounting policies and apply them consistently;
- ☐ make judgements and estimates that are reasonable and prudent.
- ☐ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.
- ☐ state whether applicable accounting standards of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable the Trustees to prepare financial statements. The Trustees are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

This report was approved by the Trustees on \_\_\_\_\_ and is signed on their behalf by:

Trustee

## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Independent examiner's report to the trustees of Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

I report on the accounts for the year ended 30 June 2022, which are set out on pages 8 to 11.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- ☐ examine the accounts under section 145 of the 2011 Act;
- ☐ to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- ☐ to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- ☐ to keep accounting records in accordance with section 130 of the 2011 Act; and
- ☐ to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: \_\_\_\_\_

Craig Williamson  
White Rose Accounting for Charities  
The Ghyll  
Threapland  
Aspatria  
Cumbria CA7 2EL

Date: \_\_\_\_\_



# Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

## Statement of Financial Activities

For the Year Ended 30 June 2022

	Notes	Total 2022 £	Total 2021 £
<b>Incoming Resources</b>			
Grants and donations	4	144,343	153,384
Action Mesothelioma Day		-	100
Fundraising		27	117
<b>Total Incoming Resources</b>		<b>144,370</b>	<b>153,601</b>
<b>Resources Expended</b>			
Wages, NI and Payroll Service	5	131,310	90,628
Supporting events		2,433	2,126
Action Mesothelioma Day		-	930
Insurance		251	992
Software		2,575	650
Rent & Room Hire		5,317	5,135
Utilities		970	447
General running costs		6,499	11,839
Telephone and Postage		4,874	1,462
Travel and Transport		3,156	1,266
Training and Supervision		402	810
Independent Examination and payroll		280	578
Other Expenditure		992	812
<b>Total Resources Expended</b>		<b>159,059</b>	<b>117,675</b>
<b>Net Incoming/(Outgoing) Resources</b>		<b>(14,690)</b>	<b>35,927</b>
Total funds brought forward		144,009	108,083
<b>Total funds carried forward</b>		<b>129,319</b>	<b>144,009</b>

**Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**  
**Balance Sheet as at 30 June 2022**

	Notes	2022 £	2021 £
<b>Current Assets</b>			
Balance at Bank		151,738	177,151
Cash in Hand		-	-
		<u>151,738</u>	<u>177,151</u>
<b>Creditors: amounts falling due within one year</b>			
Creditors	2	(22,139)	(32,877)
Accruals	3	(280)	(265)
		<u>(22,419)</u>	<u>(33,142)</u>
<b>Net Current Assets</b>		<u>129,319</u>	<u>144,009</u>
<b>Net Assets</b>		<u><b>129,319</b></u>	<u><b>144,009</b></u>
<b>Represented By</b>			
<b>FUNDS</b>			
Designated funds		8,000	8,000
Unrestricted Funds		121,319	136,009
		<u><b>129,319</b></u>	<u><b>144,009</b></u>

This report was approved by the Trustees on \_\_\_\_\_ and is signed on their behalf by:

Trustee



## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Notes to the Accounts**

#### **For the Year Ended 30 June 2022**

##### **1 Accounting Policies**

**(a) Basis of preparation**

The Financial Statements have been prepared in accordance with the Companies Act 2006, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS102 (effective from January 2015 and updated with effect from January 2016) - (the Charities SORP (FRS102)), as modified for smaller charities.

The Charity meets the definition of a public benefit entity as defined under FRS102.

**(b) Income**

Grants donations and Income from charitable trading activities are recognised in full in the Statement of Financial Activities in the year in which they are received.

**(c) Restricted Funds**

Restricted funds are used for specific purposes as laid down by the donor. Expenditure which meets the criteria is identified to the fund together with a fair allocation of management and support costs.

**(d) Unrestricted Funds**

Unrestricted Funds are other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

**(e) Resources expended**

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of V.A.T. The charity is not VAT registered.

Governance costs of the charity relate to the costs of running the charity such as the costs of meetings, professional costs and statutory compliance, and includes any costs which cannot be specifically identified to another expenditure classification. In the opinion of the trustees all support costs relate to charitable expenditure.

**(f) Tangible Fixed Assets and Depreciation**

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost of each asset over its useful life.

**(g) Fund Accounting**

Funds held by the charity are either restricted funds or unrestricted general funds. Unrestricted funds are funds which can be used in accordance with the charitable objects at the discretion of the trustees. Restricted funds that can only be used for a particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Notes to the Accounts continued For the Year Ended 30 June 2021**

#### **2 Creditors**

These are amounts owed by the group but not paid during the accounting period.  
They are in respect of:

	£
HMRC	2,067
Travel	72
Solicitor donations paid half year in advance	20,000
	<u><b>22,139</b></u>

#### **3 Accruals**

These are expenses that have been incurred but have not been billed or paid for during the accounting period. They are in respect of:

	£
Independent Examination	280
	<u><b>280</b></u>

#### **4 Grants and donations**

	£
<b>Grants (Restricted)</b>	
Alex Berry Foundation	6,840
<b>Donations</b>	
Individual supporters & PI panel donations	137,503
	<u><b>144,343</b></u>

#### **5 Staff Costs and Trustees Expenses**

Staff costs for the year were as follows:

	£
Salaries	128,723
Employers NIC	2,587
	<u><b>131,310</b></u>

The average number of employees during the year was 5

No other Trustees received any remuneration or expenses during this financial year.

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**Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

**( Registered charity. Number 1080365 )**

**FINANCIAL STATEMENTS**

**for the year ended 30 June 2022**

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# **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

## **Legal and administrative information**

### **Trustees**

Andy Turner	Chair
Simon Bolton	Treasurer
Lindsey Spong	Secretary
Nigel Ball	
Stuart Hill	
Angela Tod	

### **Registered Charity number**

1080365

### **Principal Address**

Unit 37,  
Moorgate Crofts Business Centre  
South Grove  
Rotherham  
S60 2DH

### **Independent Examiner**

Craig Williamson  
White Rose Accounting for Charities  
The Ghyll  
Threapland  
Aspatria  
Cumbria CA7 2EL

### **Bank**

The Co-operative Bank Plc  
PO Box 250  
Skelmersdale  
WN8 6WT

## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Trustee's report**

The Trustees present their report and financial statements for the year ended 30 June 2022.

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP)

"Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

### **Structure, governance and management**

The charity was established by a declaration of Trust dated 18 October 1999 as amended by supplemental Deed dated 20 March 2000 and 17 February 2003, and was entered on the Register of Charities effective from 17 April 2000.

A voluntary Trustee management committee carries out the overall management of SARAG, with the day to day management carried out by the Service Manager.

The trustees who served during the year are listed on page 2 on the report.

SARAG holds several general meetings a year at different locations throughout Yorkshire to ensure they are accessible to people resident or working in all parts of the region. These meetings are attended by people affected by asbestos related diseases, their carers, medical staff, voluntary organisations and the general public

The Trustees encourage people with an interest and appropriate skills or experience to consider becoming a Trustee of the organisation and nominations for new trustees are invited each year prior to the Annual General Meeting.

### **Objectives and activities**

To relieve persons with asbestos-related disease by the provision of advice, information and support for such persons and their families and dependants.

To advance the education of the public in Yorkshire and Humberside (the area of benefit) by raising awareness amongst medical staff, general public and workers, in the dangers and hazards of asbestos and its related diseases.

## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Trustee's report continued**

#### **Public benefit statement**

The SARAG Trustees take their responsibility seriously and are confident that the activities of the organisation meet the Charity Commission public benefit guidance.

Our beneficiaries are members of the general public from throughout Yorkshire, Humberside and North Nottinghamshire who are directly affected by asbestos-related disease, or indirectly affected for example carers, relatives, colleagues, and any member of the general public who may need information about the historical consequences of asbestos and the continuing hazards of asbestos.

We aim:

- to provide a free and confidential, quality advice and information service for all people in the locality whose life is affected by asbestos related disease.
- to advocate on behalf of those affected by working in partnership with other groups and organisations that share our concerns by raising issues facing those affected and seeking to effect relevant policy change.
- to facilitate mutual support and enable people whose life is affected by asbestos related disease.
- to meet one another to share experiences.
- to produce and disseminate appropriate information to the wider general public that increases understanding about asbestos related diseases and the continuing hazards of asbestos.

Our main activities are the provision of advice, information, assistance and support for people affected by asbestos related diseases, the majority of whom are terminally ill with mesothelioma cancer, asbestos related lung cancer or have chronic health problems from diseases such as asbestosis and pleural thickening. We provide a home visiting service for everyone who may be terminally ill, chronically sick or disabled.

We also provide individual support, group support meetings and arrange outings, which are an effective way of supporting people who are often isolated by their very aggressive terminal condition.

We provide information and awareness briefings to the wider community which have proved to be a very effective way of increasing understanding about the continuing hazards of asbestos, the incidence of disease in the region and the issues facing sufferers.

Working with 'The Asbestos Forum UK' we have been effective in bringing about social policy change that should go some way towards preventing future needless exposure and consequential disease.

The Trustees regularly give due consideration to the Charity Commission guidance in deciding what activities SARAG will undertake and ensure that the services are appropriate to the beneficiaries and that no detriment or harm arises from the activities we carry out.



## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Trustee's report continued**

#### **Review of Progress and Achievement**

The SARAG financial year runs from 01 July - 30 June and the total funds carried forward on these accounts are allocated to the project running costs from July 2021.

This year our funding has come from several different sources including donations from individual members, local and Regional Trades Unions, panel solicitor firms, together with our own fundraising activities.

We would like to say a big thank you to our Solicitor panel firms, Asbestos Claims Lawyers at Hemingways Solicitors Ltd, Asbestos Law Partnership, Leigh Day, Irwin Mitchell, Slater & Gordon and Thompsons for their continued support. We are extremely grateful for their donations this year, which has enabled us to both sustain, and continue to develop our service.

Asbestos related personal injury is a specialist area, all our panel solicitors are specialists and have extensive experience of asbestos related disease claims and give independent, impartial, confidential advice.

Throughout the year, we have been extremely grateful to receive very kind donations from individual supporters, which this year totalled £15,330. Many people who donate are themselves affected by asbestos related diseases.

We would like to thank those of you who make regular donations to SARAG, and we are extremely grateful for the very kind memorial donations in support of the work and aims of SARAG.

We are fortunate to have received the continued support of our Trade Union friends throughout the region. The continued financial support from UNITE the UNION North East, GMB and the Regional TUC. We would also like to thank UNITE Branches in Rotherham, Doncaster and Sheffield for their regular donations and the continued support of the other trade unions; NEU, FBU and the Sheffield Trades Union Council.

Unite Sheffield branch also supported us to secure a grant from the Alex Ferry Foundation, which allowed us to set up and run monthly support groups throughout the region.

Finally, we would like to thank and acknowledge all the individuals and organisations for the very generous and kind support we have received this year, which is not only very greatly appreciated, but is also vital in enabling SARAG to continue with its very much needed work.

## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Trustee's report continued**

#### **Reserves Policy**

In line with the Charity Commission guidelines on reserves it is the policy of SARAG to aim to maintain unrestricted funds, which are the free reserves of the charity, at a level that equates to approximately three to six months expenditure. This provides sufficient funds to cover management, administration and support costs and to respond to emergency applications for grants that arise from time to time.

Additionally we will hold designated reserves at a level to cover any future redundancy costs and wind down cost should they be required, this is calculated at £8,000. On current expenditure levels, the forecast for six months running costs is £93,000. As at 30 June 2022, our reserves stand at £129,319 of which £8,000 is designated as outlined above, and the remainder will carry forward for project running costs for the next financial year.

#### **Trustees responsibilities for the financial statements**

Charity law requires the trustees to prepare financial statements for each financial period which show the state of affairs of the charity and of net income or expenditure of the charity for that period. In preparing those financial statements, the Trustees are required to:

- ☐ select suitable accounting policies and apply them consistently;
- ☐ make judgements and estimates that are reasonable and prudent.
- ☐ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.
- ☐ state whether applicable accounting standards of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable the Trustees to prepare financial statements. The Trustees are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

This report was approved by the Trustees on \_\_\_\_\_ and is signed on their behalf by:

Trustee

## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Independent examiner's report to the trustees of Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

I report on the accounts for the year ended 30 June 2022, which are set out on pages 8 to 11.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- ☐ examine the accounts under section 145 of the 2011 Act;
- ☐ to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- ☐ to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- ☐ to keep accounting records in accordance with section 130 of the 2011 Act; and
- ☐ to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: \_\_\_\_\_

Craig Williamson  
White Rose Accounting for Charities  
The Ghyll  
Threapland  
Aspatria  
Cumbria CA7 2EL

Date: \_\_\_\_\_



# Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

## Statement of Financial Activities

For the Year Ended 30 June 2022

		Total 2022 £	Total 2021 £
	Notes		
<b>Incoming Resources</b>			
Grants and donations	4	144,343	153,384
Action Mesothelioma Day		-	100
Fundraising		27	117
<b>Total Incoming Resources</b>		<b>144,370</b>	<b>153,601</b>
<b>Resources Expended</b>			
Wages, NI and Payroll Service	5	131,310	90,628
Supporting events		2,433	2,126
Action Mesothelioma Day		-	930
Insurance		251	992
Software		2,575	650
Rent & Room Hire		5,317	5,135
Utilities		970	447
General running costs		6,499	11,839
Telephone and Postage		4,874	1,462
Travel and Transport		3,156	1,266
Training and Supervision		402	810
Independent Examination and payroll		280	578
Other Expenditure		992	812
<b>Total Resources Expended</b>		<b>159,059</b>	<b>117,675</b>
<b>Net Incoming/(Outgoing) Resources</b>		<b>(14,690)</b>	<b>35,927</b>
Total funds brought forward		144,009	108,083
<b>Total funds carried forward</b>		<b>129,319</b>	<b>144,009</b>

**Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**  
**Balance Sheet as at 30 June 2022**

	Notes	2022 £	2021 £
<b>Current Assets</b>			
Balance at Bank		151,738	177,151
Cash in Hand		-	-
		<u>151,738</u>	<u>177,151</u>
<b>Creditors: amounts falling due within one year</b>			
Creditors	2	(22,139)	(32,877)
Accruals	3	(280)	(265)
		<u>(22,419)</u>	<u>(33,142)</u>
<b>Net Current Assets</b>		<u>129,319</u>	<u>144,009</u>
<b>Net Assets</b>		<u><b>129,319</b></u>	<u><b>144,009</b></u>
<b>Represented By</b>			
<b>FUNDS</b>			
Designated funds		8,000	8,000
Unrestricted Funds		121,319	136,009
		<u><b>129,319</b></u>	<u><b>144,009</b></u>

This report was approved by the Trustees on \_\_\_\_\_ and is signed on their behalf by:

Trustee

## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Notes to the Accounts**

#### **For the Year Ended 30 June 2022**

##### **1 Accounting Policies**

**(a) Basis of preparation**

The Financial Statements have been prepared in accordance with the Companies Act 2006, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS102 (effective from January 2015 and updated with effect from January 2016) - (the Charities SORP (FRS102)), as modified for smaller charities.

The Charity meets the definition of a public benefit entity as defined under FRS102.

**(b) Income**

Grants donations and Income from charitable trading activities are recognised in full in the Statement of Financial Activities in the year in which they are received.

**(c) Restricted Funds**

Restricted funds are used for specific purposes as laid down by the donor. Expenditure which meets the criteria is identified to the fund together with a fair allocation of management and support costs.

**(d) Unrestricted Funds**

Unrestricted Funds are other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

**(e) Resources expended**

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of V.A.T. The charity is not VAT registered.

Governance costs of the charity relate to the costs of running the charity such as the costs of meetings, professional costs and statutory compliance, and includes any costs which cannot be specifically identified to another expenditure classification. In the opinion of the trustees all support costs relate to charitable expenditure.

**(f) Tangible Fixed Assets and Depreciation**

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost of each asset over its useful life.

**(g) Fund Accounting**

Funds held by the charity are either restricted funds or unrestricted general funds. Unrestricted funds are funds which can be used in accordance with the charitable objects at the discretion of the trustees. Restricted funds that can only be used for a particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.



## **Yorkshire and Humberside Asbestos Victims Support Group (SARAG)**

### **Notes to the Accounts continued For the Year Ended 30 June 2021**

#### **2 Creditors**

These are amounts owed by the group but not paid during the accounting period.  
They are in respect of:

	£
HMRC	2,067
Travel	72
Solicitor donations paid half year in advance	20,000
	<u><b>22,139</b></u>

#### **3 Accruals**

These are expenses that have been incurred but have not been billed or paid for during the accounting period. They are in respect of:

	£
Independent Examination	280
	<u><b>280</b></u>

#### **4 Grants and donations**

	£
<b>Grants (Restricted)</b>	
Alex Berry Foundation	6,840
<b>Donations</b>	
Individual supporters & PI panel donations	137,503
	<u><b>144,343</b></u>

#### **5 Staff Costs and Trustees Expenses**

Staff costs for the year were as follows:

	£
Salaries	128,723
Employers NIC	2,587
	<u><b>131,310</b></u>

The average number of employees during the year was 5

No other Trustees received any remuneration or expenses during this financial year.