

# Barnsley Building Society

## Head office:

Permanent Building  
 Regent Street  
 Barnsley S70 2EH

**Phone:** 01226 733999

**Fax:** 01226 287374

**Website:** www.barnsley-bs.co.uk

**Email:** info@barnsley-bs.co.uk

FSA Reg. No: 172170

Established: 1853

Incorporated: 1874

Auditor: KPMG Audit plc

Solicitor: Addleshaw Goddard, Bury & Walker,

Pinsent Masons

No. of branches: 8

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of F/T staff: 56

No. of P/T staff: 45

No. of borrowing members: 5,353

No. of investing members: 56,411

Total members: 60,220

No. of depositors: 768

**Executive directors** – Chief Executive, David Roebuck, 01226 733999, davidr@barnsley-bs.co.uk; Finance Director, Steven Mitchell, 01226 733999, stevenm@barnsley-bs.co.uk

**Non-executive directors** – Chairman, Barry Eldred; Vice Chairman, Wendy Marshall

Directors – Judith Cork, John Cockshott, Mike Willett

## Other principal executives

General Manager (Operations), Michael Beever, 01226 733999, michaelb@barnsley-bs.co.uk;

Marketing Manager, Samantha Cameron-Carruthers, 01226 214905, samanthac@barnsley-bs.co.uk;

AGM IT, Stephen Lofthouse, 01226 733999,

stephenl@barnsley-bs.co.uk;

Human Resource Manager, Janice Richardson, 01226

733999, janicer@barnsley-bs.co.uk

## Sales distribution channels for mortgages

Branches: 70%, Intermediaries: 30%

## About the society

The Society has remained true to its Yorkshire roots servicing what is predominantly the South Yorkshire region, with the exception of Wakefield and Chesterfield, from its branch network, whilst permitting investors and borrowers from England and Wales to access it either by post, phone or most recently, over the internet.

The Society has been praised for the instrumental role it plays within the communities it serves through an

extensive community programme.

It has a grant aid initiative, Pride In Your Community, which has been running for nine years and which has assisted almost 300 local community groups.

Two affinity accounts are available linked to Barnsley Football Club and more recently, the Yorkshire Air Ambulance. Junior affinity accounts are currently being launched for both parties to attract younger supporters towards the value of saving.

The Society is a CommunityMark Holder, has been South Yorkshire Community Foundation's Charitable Business of the Year and has Investors in People status. Our Human Resources section runs extensive NVQ assessment both internally and as verifiers for local companies externally.

Our product range other than mortgages, savings and investments includes home and contents insurance, motor, travel, tenant and landlord insurance, foreign currency and travellers cheques, life assurance and IFA advice through a third party.

**Tied agent:** The Society is not tied, but currently introduces member IFA enquiries to Blake Independent Financial Services.

## Financial position as at 31 December 2007

### Assets

	£000
Liquid assets	99,608
Mortgages	272,866
Fixed and other assets	3,137
<b>Total assets</b>	<b>375,661</b>

### Results for the year

	£000
Net interest receivable	5,705
Other income and charges	550
Administrative expenses	(4,444)
Provisions	(84)
Profit for the year before taxation	1,727
Taxation	555
<b>Profit for the year</b>	<b>1,172</b>

### Liabilities

	£000
Shares	300,103
Borrowings	49,444
Other liabilities	2,140
Net pension liability	1,425
Reserves	22,549
<b>Total liabilities</b>	<b>375,661</b>

### Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	6.45
Liquid assets	28.50
As a percentage of mean total assets -	
Profit for the year	0.32
Management expenses	1.20
Lending Limit	0.59
Funding Limit	14.15
Percentage increase in total assets during the year	2.85