



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 01/04/2021 Period start date To 31/03/2022 Period end date

Charity name: The Act For Change Project

Charity registration number: 1162423

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Campaigning for greater diversity in the live and recorded arts
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<ul style="list-style-type: none"><li>- Organising public debate events as a forum for airing diversity issues</li><li>- Production and dissemination of a newsletter</li><li>- Carrying out monitoring exercises across the industry to evaluate current diversity landscape</li><li>- Using social media platforms to raise awareness and campaign on diversity issues</li><li>- Working with and supporting key decision makers in the industry to develop their diversity practices</li></ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have had regard to the guidance issued

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference
Policy on grant making	Para 1.38
Policy on social investment including program related investment	Para 1.38
Contribution made by volunteers	Para 1.38

Other

## Achievements and Performance

	SORP reference
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Our activities have been kept on hold throughout this time as we have discussed the future closing of the charity. Para 1.20

## Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set  
Para 1.41

Performance of fundraising activities against objectives set  
Para 1.41

Investment performance against objectives  
Para 1.41

Other



## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	As of the end of this financial period on 31/03/2022, there is £6,708.86 in the accounts
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We are a nascent charity with a reserve policy of £1000
Amount of reserves held	Para 1.22	£1000
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	NIL
Explanation of any uncertainties about the charity continuing as a	Para 1.23	At the stage of submitting this annual return, we are looking to close the charity due to trustees agreeing that most of the

going concern

charity's original aims have been fulfilled.

## Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising) Para 1.47

Investment policy and objectives including any social investment policy adopted Para 1.46

A description of the principal risks facing the charity Para 1.46

Other



## Structure, Governance and Management

Description of charity's trusts:	N/A
Type of governing document (trust deed, royal charter)	Para 1.25 Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25 Charitable incorporated organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25 Appointed by trustee agreement

## Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees Para 1.51

The charity's organisational structure and any wider network with which the Para 1.51

charity works

Relationship with any related parties

Para 1.51

Other

Reference and Administrative details

Charity name                                      The Act For Change Project

Other name the charity uses

Registered charity number    1162423

Charity's principal address    National Theatre, Upper Ground, London, SE1 9PX



Names of the charity trustees who manage the charity				
	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Stephanie Street	Chair		
2	Nadia Albina	Vice-Chair		
3	Daniel Evans	Treasurer		
4	Holly Kendrick			
5	Malcolm Sinclair			
6	Paul Bazely			
7	Jess Woo			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Corporate trustees – names of the directors at the date the report was approved

Director name

## Name of trustees holding title to property belonging to the charity

Trustee name Dates acted if not for whole year



### Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity None

Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects N/A

Details of arrangements for safe custody and segregation of such assets from the charity's own assets N/A

## Additional information (optional)

Names and addresses of advisers (Optional information)		
Type of adviser	Name	Address
Name of chief executive or names of senior staff members (Optional information)		

## Exemptions from disclosure

## Reason for non-disclosure of key personnel details

N/A

## Other optional information

☐

## Declarations

The trustees declare that they have approved the trustees' report above.		
Signed on behalf of the charity's trustees		
Signature(s)		
Full name(s)	Stephanie Street	
Position (eg Secretary, Chair, etc)	Chair	
Date	01/04/2024	

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THE ACT FOR CHANGE PROJECT  
THE STUDIO  
ITCHENOR ROAD  
ITCHENOR  
CHICHESTER  
PO20 7DH

## Your Community Account

## At a glance

### 20 Mar - 19 Apr 2021

Date	Description	Money out £	Money in £	Balance £
20 Mar	Start Balance			6,693.74
8 Apr	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-9X34Zaamtqstwd		6.57	6,700.31
19 Apr	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Wmhhk56Gjnjmb3S		2.81	6,703.12
19 Apr	Balance carried forward			6,703.12
Total Payments/Receipts		0.00	9.38	

Start balance	£6,693.74
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Money out	£0.00
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► Commission charges	£0.00
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Money in	£9.38
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► Gross interest earned	£0.00
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End balance	£6,703.12
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Your deposit is eligible for protection  
by the Financial Services  
Compensation Scheme.

**Anything wrong?** If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

### Dispute resolution

**If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.**

### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

### Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

#### What is an unarranged overdraft?

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- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

#### What can you do to help avoid or limit an unarranged overdraft?

**Get In Touch.** If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

**Register for Text Alerts.** Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit [barclays.co.uk/business-banking/ways-to-bank/mobile-banking](http://barclays.co.uk/business-banking/ways-to-bank/mobile-banking) for more information. Terms and conditions apply.

**Go online for more support.** For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit [barclays.co.uk/business-banking/borrow](http://barclays.co.uk/business-banking/borrow). For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

### Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at [barclays.co.uk/business-banking](http://barclays.co.uk/business-banking).

### Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. Visa converts transactions into sterling using the Visa Exchange Rate on the day it processes the transaction – as this may be a day or two later, our rate may be different on that day.

You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

### International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: [business.barclays.co.uk/bb/ibanInformation](http://business.barclays.co.uk/bb/ibanInformation).

### Online

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### On the phone

**0345-717-1819**

**Talk to an advisor 7am - 11pm or use our 24-hour automated service**

### Write to us

**Barclays,  
Leicester  
LE87 2BB**

### Your branch

**LEICESTER,  
LE87 2BB**

### Lost and stolen cards

**01604 230 230**

**– 24 hours**

**Tell us straight away if:**

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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### Getting information from Barclays

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## At a glance

### 20 Apr - 19 May 2021

Date	Description	Money out £	Money in £	Balance £
20 Apr	Start Balance			6,703.12
	<b>Giro</b> Direct Credit From Charity Checkout Ref: Enthuse.Com		63.82	6,766.94
6 May	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Xdcpjsh6JJ46MV		0.94	6,767.88
7 May	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Xfcyk6Hgdf2Fgj		0.94	6,768.82
10 May	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-S7Egmp7R2NF6WV		4.69	6,773.51
19 May	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Wzncj3Ddekfy53		2.81	6,776.32
	<b>Giro</b> Direct Credit From Charity Checkout Ref: Enthuse.Com		49.94	6,826.26
19 May	Balance carried forward			6,826.26
	Total Payments/Receipts	0.00	123.14	

Start balance £6,703.12

Money out £0.00

► Commission charges £0.00

Money in £123.14

► Gross interest earned £0.00

End balance £6,826.26

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**– 24 hours**

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[www.linkedin.com/BarclaysBusinessBanking](http://www.linkedin.com/BarclaysBusinessBanking)

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## Your Community Account

## At a glance

### 20 May - 18 Jun 2021

Date	Description	Money out £	Money in £	Balance £
20 May	Start Balance			6,826.26
7 Jun	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-M8B32FA4Spveta		0.94	6,827.20
9 Jun	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-CJ3H2N24Jzv33H		5.63	6,832.83
17 Jun	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-5Jjrrj8T2Nh99		2.81	6,835.64
18 Jun	Balance carried forward			6,835.64
	Total Payments/Receipts	0.00	9.38	

Start balance £6,826.26

Money out £0.00

► Commission charges £0.00

Money in £9.38

► Gross interest earned £0.00

End balance **£6,835.64**

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## Your Community Account

## At a glance

### 19 Jun - 19 Jul 2021

Date	Description	Money out £	Money in £	Balance £
19 Jun	Start Balance			6,835.64
21 Jun	<b>Giro</b> Direct Credit From Charity Checkout Ref: Enthuse.Com		58.72	6,894.36
1 Jul	<b>DD</b> Direct Debit to Enthuse.Com Ref: Charitycheck-8Cjh4 This Is A New Direct Debit Payment	598.80		6,295.56
7 Jul	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Z6Tgnd62Bbsaxs		1.88	6,297.44
8 Jul	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-SW8Ajh48MC7Gmw		4.69	6,302.13
19 Jul	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Hdw4Yqq6BH889W		2.81	6,304.94
19 Jul	Balance carried forward			6,304.94
	Total Payments/Receipts	598.80	68.10	

Start balance £6,835.64

Money out £598.80

▶ Commission charges £0.00

Money in £68.10

▶ Gross interest earned £0.00

End balance £6,304.94

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by the Financial Services  
Compensation Scheme.

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## Your Community Account

Date	Description	Money out £	Money in £	Balance £
20 Jul	Start Balance			6,304.94
	<b>Giro</b> Direct Credit From Charity Checkout Ref: Enthuse.Com		49.94	6,354.88
5 Aug	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-J7P6FG623Ngagq		0.94	6,355.82
9 Aug	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-F25Ysdzbt4Fnj		0.94	6,356.76
10 Aug	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-6Cr2Yvhkja5TK		4.69	6,361.45
18 Aug	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-F54P274Zaq799P		2.81	6,364.26
19 Aug	<b>Giro</b> Direct Credit From Enthuse Ref: Enthuse.Com		58.72	6,422.98
19 Aug	Balance carried forward			6,422.98
	Total Payments/Receipts	0.00	118.04	

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## At a glance

### 20 Jul - 19 Aug 2021

Start balance £6,304.94

Money out £0.00

► Commission charges £0.00

Money in £118.04

► Gross interest earned £0.00

End balance £6,422.98

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## Your Community Account

## At a glance

### 20 Aug - 17 Sep 2021

Date	Description	Money out £	Money in £	Balance £
20 Aug	Start Balance			6,422.98
7 Sep	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-2X5Q55Ghc7Rjg		0.94	6,423.92
8 Sep	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Njdp7Zpb82Gzsr		5.63	6,429.55
17 Sep	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Z58K23Tta49Rpk		2.81	6,432.36
	<b>Giro</b> Direct Credit From Enthuse Ref: Enthuse.Com		54.33	6,486.69
17 Sep	Balance carried forward			6,486.69
	Total Payments/Receipts	0.00	63.71	

Start balance £6,422.98

Money out £0.00

▶ Commission charges £0.00

Money in £63.71

▶ Gross interest earned £0.00

End balance £6,486.69

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**– 24 hours**

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## Your Community Account

## At a glance

### 20 Oct - 19 Nov 2021

Date	Description	Money out £	Money in £	Balance £
20 Oct	Start Balance			6,374.42
	<b>Giro</b> Direct Credit From Enthuse Ref: Enthuse.Com		49.94	6,424.36
5 Nov	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-CW773Deatg6Ksq		0.94	6,425.30
10 Nov	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-3Rphcg5SE8Kbk4		4.69	6,429.99
17 Nov	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-7D782Dnhaedf9J		2.81	6,432.80
19 Nov	<b>Giro</b> Direct Credit From Enthuse Ref: Enthuse.Com		54.33	6,487.13
19 Nov	Balance carried forward			6,487.13
	Total Payments/Receipts	0.00	112.71	

Start balance £6,374.42

Money out £0.00

▶ Commission charges £0.00

Money in £112.71

▶ Gross interest earned £0.00

End balance £6,487.13

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by the Financial Services  
Compensation Scheme.

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If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

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## Your Community Account

## At a glance

### 20 Nov - 17 Dec 2021

Date	Description	Money out £	Money in £	Balance £
20 Nov	Start Balance			6,487.13
7 Dec	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-G5V56Apf624Das		0.94	6,488.07
8 Dec	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Z4N3F5A3Pvxj86		4.69	6,492.76
17 Dec	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-HH6Jxeyemp4Dza		2.81	6,495.57
17 Dec	Balance carried forward			6,495.57
	Total Payments/Receipts	0.00	8.44	

Start balance	£6,487.13
Money out	£0.00
► Commission charges	£0.00
Money in	£8.44
► Gross interest earned	£0.00
End balance	£6,495.57

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## Your Community Account

## At a glance

### 18 Dec 2021 - 19 Jan 2022

Date	Description	Money out £	Money in £	Balance £
18 Dec	Start Balance			6,495.57
21 Dec	<b>Giro</b> Direct Credit From Enthuse Ref: Enthuse.Com		45.55	6,541.12
6 Jan	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-7E5PZ673Bpz94G		0.76	6,541.88
10 Jan	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Typt5Nydznj2FQ		4.52	6,546.40
19 Jan	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Ahz375945Kdc4C		2.65	6,549.05
	<b>Giro</b> Direct Credit From Enthuse Ref: Enthuse.Com		54.33	6,603.38
19 Jan	Balance carried forward			6,603.38
	Total Payments/Receipts	0.00	107.81	

Start balance	£6,495.57
Money out	£0.00
► Commission charges	£0.00
Money in	£107.81
► Gross interest earned	£0.00
End balance	£6,603.38

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**– 24 hours**

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## Your Community Account

## At a glance

### 20 Jan - 18 Feb 2022

Date	Description	Money out £	Money in £	Balance £
20 Jan	Start Balance			6,603.38
7 Feb	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-QP7Vyca9828SP4		0.76	6,604.14
9 Feb	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Qvwder3Hcmg7K3		4.52	6,608.66
17 Feb	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-V99M738ZN7MP4N		2.65	6,611.31
18 Feb	Balance carried forward			6,611.31
	Total Payments/Receipts	0.00	7.93	

Start balance	£6,603.38
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Money out	£0.00
-----------	-------

► Commission charges	£0.00
----------------------	-------

Money in	£7.93
----------	-------

► Gross interest earned	£0.00
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End balance	£6,611.31
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Your deposit is eligible for protection  
by the Financial Services  
Compensation Scheme.

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## Your Community Account

## At a glance

### 19 Feb - 18 Mar 2022

Date	Description	Money out £	Money in £	Balance £
19 Feb	Start Balance			6,611.31
21 Feb	<b>Giro</b> Direct Credit From Enthuse Ref: Enthuse.Com		48.28	6,659.59
7 Mar	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Ebfqftwztgayrk		0.76	6,660.35
9 Mar	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-BZ8Jqpjrbncvhp		4.52	6,664.87
17 Mar	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-V6Eesqze86F7KQ		2.65	6,667.52
18 Mar	Balance carried forward			6,667.52
	Total Payments/Receipts	0.00	56.21	

Start balance £6,611.31

Money out £0.00

► Commission charges £0.00

Money in £56.21

► Gross interest earned £0.00

End balance £6,667.52

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## At a glance

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Date	Description	Money out £	Money in £	Balance £
19 Mar	Start Balance			6,667.52
21 Mar	<b>Giro</b> Direct Credit From Enthuse Ref: Enthuse.Com		41.34	6,708.86
6 Apr	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-29Ankfpfn7BQ46		0.76	6,709.62
8 Apr	<b>Giro</b> Direct Credit From GC C1 Ref: Afc-Ter38PY24J5Dne		4.52	6,714.14
19 Apr	Balance carried forward			6,714.14
	Total Payments/Receipts	0.00	46.62	

Start balance £6,667.52

Money out £0.00

► Commission charges £0.00

Money in £46.62

► Gross interest earned £0.00

End balance £6,714.14

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### Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

#### What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- a) you go overdrawn on your account without agreeing an overdraft with us first; or
- b) you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

#### What can you do to help avoid or limit an unarranged overdraft?

**Get In Touch.** If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- a) understand any changes in your business and explore the options available;
- b) consider options for authorised borrowing facilities;
- c) facilitate payments being made;
- d) limit the costs associated with unarranged borrowing;
- e) address any concerns that you may have.

**Register for Text Alerts.** Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit [barclays.co.uk/business-banking/ways-to-bank/mobile-banking](http://barclays.co.uk/business-banking/ways-to-bank/mobile-banking) for more information. Terms and conditions apply.

**Go online for more support.** For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit [barclays.co.uk/business-banking/borrow](http://barclays.co.uk/business-banking/borrow)

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-banking/accounts/rates-and-charges>

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

### Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website.

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at [barclays.co.uk/business-banking](http://barclays.co.uk/business-banking).

Any reference to Bank of England Base Rate or Barclays Base Rate is the same rate. In the event that either of these rates is less than zero, the rate will be shown as zero on your statement. This does not affect our rights and obligations under our terms and conditions. If you require further information on the calculation of your interest rate, please contact us.

### Online

**barclays.co.uk**

### On the phone

**0345-717-1819**

**Talk to an advisor 7am - 11pm or use our 24-hour automated service**

### Write to us

**Barclays,  
Leicester  
LE87 2BB**

### Your branch

**LEICESTER,  
LE87 2BB**

### Lost and stolen cards

**01604 230 230**

**– 24 hours**

**Tell us straight away if:**

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

### Follow us



[www.facebook.com/barclaysbusinessuk](http://www.facebook.com/barclaysbusinessuk)



[www.twitter.com/barclaysbizchat](http://www.twitter.com/barclaysbizchat)



[youtube.com/BarclaysUK](http://youtube.com/BarclaysUK)



[www.linkedin.com/BarclaysBusinessBanking](http://www.linkedin.com/BarclaysBusinessBanking)

### Using your debit card in the UK and abroad

We will charge you a 2.75% Non-Sterling Transaction Fee when making purchases, making a cash withdrawal, or when being refunded. This fee also applies whenever you do not pay in sterling, for example shopping online at a non-UK website.

As we explain in our customer terms, we calculate our exchange rate using the reference exchange rate for the Visa card scheme. In most circumstances, Visa converts transactions into sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day. You'll find a comparison of our exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank in the Barclays App or at the following website:

<https://www.barclays.co.uk/travel/using-debit-card-abroad/> This is updated twice a day. This may help you to decide whether you want to accept the conversion rate offered by the retailer or ATM provider or accept our rate.

### International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: [business.barclays.co.uk/bb/ibanInformation](https://business.barclays.co.uk/bb/ibanInformation).

### Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

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\*To maintain a quality service, we may monitor and record phone calls. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers. Call charges may differ, please check with your local provider.