BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

England & Wales · Charity number 1000601

Details

Other names	BIRKENHEAD YMCA
Status	Registered
Legal form	Charitable company
Company number	02534811
Registered	1990-10-15
Register	View on the Charity Commission register

Contact

Address	56 Whetstone Lane Birkenhead Merseyside CH41 2TJ
Phone	01516501015
Email	reception@ymcawirral.org.uk
Website	ymcawirral.org.uk

Activities

Objects: 4.1 THE ASSOCIATION'S OBJECTS ARE: 4.1.1 TO UNITE THOSE WHO, REGARDING JESUS CHRIST AS THEIR GOD AND SAVIOUR ACCORDING TO THE HOLY SCRIPTURES, DESIRE TO BE HIS DISCIPLES IN THEIR FAITH AND IN THEIR LIFE, AND TO ASSOCIATE THEIR EFFORTS FOR THE EXTENSION OF HIS KINGDOM.4.1.2 TO LEAD YOUNG PEOPLE TO THE LORD JESUS CHRIST AND TO FULLNESS OF LIFE IN HIM.4.1.3TO PROVIDE OR ASSIST IN THE PROVISION IN THE INTERESTS OF SOCIAL WELFARE OF FACILITIES FOR RECREATION AND OTHER LEISURE TIME OCCUPATION OF MEN AND WOMEN WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.4.1.4 TO PROVIDE RESIDENTIAL ACCOMMODATION INCLUDING SOCIAL HOUSING, FOR PEOPLE OF ALL AGES WHO ARE IN NEED, HARDSHIP OR DISTRESS BY REASON OF THEIR SOCIAL, PHYSICAL, EMOTIONAL, SPIRITUAL OR ECONOMIC CIRCUMSTANCES.

Activities: Providing quality supported housing for homeless people, many of whom present with a range of complex health and mental health issues and addictions.Training and other support services to aid residents to progress towards "move on" to permanent residence, employment and independent living within a defined

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timescale. Additional services to the wider community

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Religious Activities, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment, Armed Forces/emergency Service Efficiency, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

Geography

- Wirral

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,315,945	£2,261,985	£2,177,166	43
2024-03-31	£2,194,169	£2,079,041	£2,123,206	42
2023-03-31	£2,006,457	£1,897,580	£2,008,078	44
2022-03-31	£1,932,403	£1,855,610	£1,899,201	44
2021-03-31	£1,852,651	£1,654,080	£1,822,408	40

Trustees

Name	Role	Appointed
SUSAN NICHOLAS FCIHort	Chair	
Alan McKeon		2025-06-27
Andrew Chapman Hodson		2020-11-26
Eric David Decorte		2016-11-27
Kerry Greenop		2018-07-28
MICHAEL ANDREW HUSTON		2013-01-24
Peter Hanson		2022-11-26
RICHARD JEREMY LESLIE		2012-01-19

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BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

England & Wales - Charity number 1000601

Accounts

Charity registration number 1000601 (England and Wales)

Company registration number 02534811

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025



BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr P Hanson	
	Mr M Huston	
	Ms S Nicholas	
	Mr E Decorte	
	Mr K Greenop	
	Councillor A C Hodson	
	Mr R J Leslie	
	Mr N Young	(Appointed 28 March 2025)
	Mr A P McKeon	(Appointed 5 June 2025)
Charity number (England and Wales)	1000601	
Company number	02534811	
Registered office	56 Whetstone Lane Birkenhead Wirral Merseyside CH41 2TJ	
Auditor	Xeinadin Audit Limited 46 Hamilton Square Birkenhead Wirral Merseyside CH41 5AR	
Bankers	HSBC 31 The Pyramids Grange Road Birkenhead Wirral Merseyside CH41 2ZL	

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

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BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees are pleased to present their Annual Report and Financial Statements for the year ended 31 March 2025.

These statements have been prepared in line with the accounting policies set out in Note 1 and fully comply with the charity's Articles of Association, the Companies Act 2006, and the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102), as amended for accounting periods beginning on or after 1 January 2016.

Objectives and activities

Our mission remains clear and unwavering:

"Helping to build positive futures and overcome barriers for people of all ages."

Each year, YMCA Wirral (YMCAW) reviews its strategy to ensure our goals remain relevant, achievable, and firmly rooted in best practice, legislative compliance, and financial sustainability.

In practice, our contribution to public benefit is expressed through:

- Providing supported housing for homeless individuals, many of whom face complex health, mental health, and addiction challenges.
- Delivering training and tailored support services to help residents transition towards permanent housing, employment, and independent living.
- Offering additional services to young people and the wider community, strengthening local resilience and opportunity.

This review highlights the impact of our work, ensuring our activities remain aligned with our charitable objectives and the Charity Commission's guidance on public benefit.

Environmental Policy

YMCAW is committed to sustainability. We operate policies that promote energy efficiency, waste reduction, and environmental responsibility. Our dedication is reflected in maintaining internationally recognised standards:

- ISO 9001 (2015) – Business Management Systems
- ISO 14001 (2015) – Environmental Management Systems
- ISO 45001 – Occupational Health and Safety

Diversity policy

At Birkenhead YMCA, we believe excellence is achieved by valuing every individual. We strive to create an environment that respects diversity and empowers staff, residents, and learners to reach their full potential.

We uphold the following rights for all members of our community:

- To be treated with respect and dignity
- To be treated fairly in all procedures and choices
- To receive encouragement to achieve their full potential

These rights come with responsibilities, and we expect all members of our community to act in accordance with them. We comply fully with relevant legislation and good practice, ensuring no one is unjustifiably discriminated against—whether on the basis of gender, race, nationality, religion, disability, social background, sexual orientation, age, or any other characteristic.

Achievements and performance

Significant activities and achievements against objectives

YMCA Wirral is proud to be a Registered Charity dedicated to providing high-quality supported housing and life skills programmes that inspire disadvantaged individuals to move towards independence.

The voluntary sector on Wirral is diverse and vibrant, encompassing organisations that deliver housing, advice, advocacy, social care, and community-led services. YMCAW plays a vital role within this ecosystem, offering specialist supported housing services in partnership with local Registered Providers such as Sanctuary Group and One Vision.

Through our Supporting People contract with Wirral Metropolitan Borough Council, we provide emergency accommodation and resettlement services for homeless adults. Central to this work is our implementation of a Psychologically Informed Environment (PIE), with a strong emphasis on trauma-informed care.

At its core, PIE is about creating services that recognise the psychological needs of individuals. Staff trained in this approach are better equipped to support clients experiencing complex trauma, helping them understand their behaviours, take responsibility, and build healthier relationships. This framework not only supports individuals in moving away from rough sleeping but also helps rebuild family connections—often a key factor in preventing homelessness among young people.

Relationships are the heartbeat of YMCAW. The bond between our skilled key workers and the people they support is central to our success. PIE strengthens this by encouraging staff to reflect on the psychological dimensions of their work—connecting thoughts, feelings, and behaviours, and recognising the lasting impact of early experiences.

Rather than reinventing our approach, PIE enhances the strong foundation of good practice already in place. It is an evolution, not a revolution—deepening our commitment to providing safe, supportive, and transformative environments for those who need us most.

Facilities and Accommodation

In August 2007, YMCAW moved into a **purpose-built property** developed in partnership with Cosmopolitan Housing Association (now part of Sanctuary Group). Ownership of the scheme is currently split—68% Housing (SG) and 32% Community (YMCAW)—with full ownership transferring to YMCAW in 2037.

Today, YMCAW offers **56 modern en-suite bedrooms**, each designed to provide individuality, security, and comfort. Residents also benefit from access to recreational spaces, training programmes, and personal development mentoring.

The aims of this provision are twofold:

1. To break the cycle of homelessness and reduce reliance on emergency accommodation.
2. To equip individuals with the skills and confidence needed to secure sustainable housing, employment, and education opportunities.

Homeless individuals can access accommodation at YMCA Wirral (YMCAW) through several routes, but all referrals begin with the **Wirral MBC Housing Options Team**. From there, the **Merseyside-wide Mainstay programme** matches clients to suitable accommodation based on their needs. Once housed, residents are welcomed into a supportive environment where they can access holistic services designed to tackle social challenges such as isolation, poor health, and lack of opportunity.

Housing Benefit covers the majority of the cost of staying at the project, with residents contributing a small personal charge towards meals, heating, and lighting.

Partnerships

Clients are referred to YMCA Wirral (YMCAW) through the **Merseyside Mainstay programme**, which carefully matches individuals to the most suitable accommodation. Alongside this, YMCAW works in close partnership with a wide network of agencies and community stakeholders, including:

- WMBC Housing Options Team
- Probation Services
- Local Police forces
- HMP Liverpool and HMP Altcourse
- Youth Offending Teams
- Other hostels and housing providers
- Parents and relatives
- Churches and faith organisations
- Primary Care Trusts

These partnerships ensure that every client receives the right support at the right time, with services tailored to their unique circumstances.

Personal Development and Support

On admission, each service user is allocated a **multi-skilled support worker**. Together, they co-create a **Personal Development and Support Plan** that focuses on five key areas:

- Health & Wellbeing
- Education
- Employability Skills
- Life Skills
- Readiness to secure a future tenancy

Within these areas, barriers such as dependency, mental health challenges, anti-social behaviour, or disability are identified and addressed through a mix of internal key-work and specialist external support. This is a **two-way process**, built on trust and strong professional relationships.

Progress is tracked using the **Outcomes Star framework**, which maps achievements against life goals and ensures each individual's journey is recognised and celebrated.

Partnerships and Specialist Support

YMCAW works closely with agencies addressing **substance misuse, alcohol dependency, and mental health**. Thanks to dedicated clinical professionals, service users gain rapid access to specialist care, while YMCAW staff deliver structured key work, life-skills training, sports, healthy lifestyle programmes, and welfare rights support.

This combination of clinical expertise and practical support helps residents tackle complex issues while building resilience and independence.

Controlled Drinking Environment (CDE)

Through a contract with WMBC, YMCAW operates a seven-day-a-week Controlled Drinking Environment (CDE), which has had a transformative impact on reducing street drinking in Birkenhead town centre.

The CDE provides a safe, supervised, and dignified space for individuals struggling with alcohol dependency. Outcomes have been remarkable:

- Partial or total abstinence from alcohol and drugs
- Improved health and wellbeing
- Reconciliation with families and loved ones
- Return to independent living

Local Police have praised the initiative for significantly reducing alcohol-related crime and anti-social behaviour.

The **YMCA Wirral Alcohol Awareness Hub** extends support to residents, Night Triage Service users, and RSI rough sleepers. It offers a safe, supervised environment for drinking indoors, reducing the harms associated with street drinking.

Working in collaboration with external agencies such as **CGL Drug and Alcohol Service**, local addiction support groups, and mental health practitioners, the Hub has become a vital pathway into detoxification and rehabilitation. It has also reduced visible street drinking, litter, and alcohol-fuelled anti-social behaviour in Birkenhead town centre.

Rough Sleeper Initiative (RSI)

In July 2019, YMCAW and Wirral Borough Council secured funding from the **Ministry of Housing, Communities and Local Government (MHCLG)** to deliver the Rough Sleeper Initiative.

The RSI combines assertive outreach with strong partnerships across Housing Options Teams, private landlords, and social landlords. Its aim is to reduce rough sleeping by ensuring access to emergency accommodation and developing pathways into longer-term, permanent housing.

Innovation: Triage Service

In 2021, YMCAW secured funding to launch a **triage service for street homeless individuals**. This year-round provision offers high-quality accommodation for up to six people at a time, working closely with Wirral MBC Housing Options Team.

This initiative has already proven highly successful, providing immediate relief and structured support to some of the most vulnerable members of the community.

Move-On Accommodation

To ease "bed-blocking" and support progression, YMCAW has invested in:

- Three 3 bedroom "move-on" properties and one lease/managed 3 bedroom house, let on a shared tenancy basis to former YMCA clients
- A 6 bedroom property, staffed 24/7, offering low-level supported accommodation

These facilities provide a crucial bridge between emergency housing and independent living, giving residents the chance to build stability and confidence before moving into permanent homes.

Waterways Programme

Revenue and Sustainability

YMCAW's operations are supported by a diverse range of revenue streams, including:

- Supporting People contracts
- Housing Benefit
- Income from training activities and waterways programmes
- Revenues from external YMCAW housing projects
- Charitable donations
- Capital grants for equipment and furniture

This mix of funding ensures resilience and allows YMCAW to continue innovating and expanding its services.

Challenges of the Last 12 Months

Like many organisations across the UK, **YMCA Wirral has felt the impact of the cost-of-living crisis** and the strain it places on the communities we serve. Charities are often the first to respond to the ripple effects of economic and social change, and we have seen this first-hand.

- Rising inflation has squeezed household budgets, leading to fewer charitable donations and reduced grant-making capacity from trusts and foundations.
- Energy costs and the risk of funding cuts remain ongoing concerns.
- Contracts that are not inflation-adjusted add uncertainty to both business and strategic planning.
- Demand for our accommodation and support services has reached record levels, with clients presenting increasingly complex needs.

Despite these pressures, YMCA Wirral remains in a **stable financial position**, continuing to pay down borrowings, invest in resources, and remain vigilant against risks such as cyber threats.

Building Resilience

Our focus has been on strengthening organisational resilience and sustainability. Key priorities include:

- Increasing financial resilience and sustainability
- Managing costs and reducing waste
- Exploring renewable energy sources
- Embracing the social economy and partnerships
- Deepening engagement with donors

At the heart of our work are the people we support—many of whom lack a secure home, routine, or someone they can rely on. Our staff team has shown remarkable resilience, embodying the YMCA Wirral mindset: **a conviction to adapt, deliver, and believe in our collective ability to overcome challenges.**

Though we remain a relatively small charity, our growth and self-belief have enabled us to meet the rising demands of our client group with confidence and skill.

Financial Review

The charity's income increased from £2,194,169 to £2,315,945 during the year. The surplus for the year was £53,960 compared to a surplus of £115,128 in the previous year.

Net assets for the year were £2,177,166 (2024: £2,123,206). Cash reserves were £342,755 (2024: £248,475) after repaying £127,985 against the CHA Building Finance lease.

Reserves policy

The reserves policy is based on free reserves equal to three months hostel and administration operating costs which are approximately £260,000. Currently our free reserves are £242,240 (2024: £229,543). Unrestricted cash reserves were £301,446 (2024: £218,890).

Financial Risk Management

YMCA Wirral uses financial instruments such as loans, cash, operating debtors, and creditors to support its charitable operations. These expose the charity to several risks, which are managed through established policies:

- **Liquidity Risk**: Ensuring sufficient liquidity to meet foreseeable needs, with overdraft facilities available for short-term flexibility.
- **Market Risk:** Primarily price risk, managed alongside fair value and cash flow interest rate risks.
- **Interest Rate Risk**: Operations are financed through unrestricted funds and bank borrowings. The debt incurred in 2006 to complete the new BYMCA building was fully repaid in 2023.
- **Credit Risk:** Principal financial assets are cash and operating debtors. Credit risk is managed by setting customer limits based on payment history and third-party references, reviewed regularly by senior management.

Plans for future periods

At YMCA Wirral (YMCAW), every client is supported throughout their stay with tailored training, personal development opportunities, and structured guidance. The goal is simple yet powerful: to help individuals move on to sustainable independent living and realistic employment opportunities, all within the permitted length of stay defined by the Supporting People contract.

Our **night-time safe refuge** continues to provide vital support for those experiencing street homelessness. In 2024/25 we provided over 1,711 bed night spaces to homeless individuals and our Outreach team supported 319 rough sleepers with a Wirral Connection.

Looking ahead, the economic climate remains challenging. YMCAW is mindful of the need to demonstrate clear outcomes, meet targets, and deliver best value to stakeholders and the wider community.

Going Concern

The Trustees have a reasonable expectation that YMCAW has adequate resources to continue operating for the foreseeable future. Accordingly, the charity prepares its financial statements on **a going concern basis**.

Structure, governance and management

Governing document

YMCAW is a charitable company limited by guarantee, incorporated in England on 28 August 1990. It is established under a Memorandum of Association and governed by its Articles of Association. All activities are conducted within England.

The charity is overseen by a Board of Trustees, who act both as directors under company law and as charity trustees under charity law.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr P Hanson	
Mr V Hessey	(Resigned 27 March 2025)
Mr M Huston	
Ms S Nicholas	
Mr E Decorte	
Mr K Greenop	
Councillor A C Hodson	
Mr R J Leslie	
Mr N Young	(Appointed 28 March 2025)
Mr A P McKeon	(Appointed 5 June 2025)

Recruitment and appointment of new trustees

Trustees are recruited through public advertisements, recommendations, or expressions of interest from individuals keen to contribute. Candidates are assessed on their skills, experience, and ability to represent a cross-section of public, private, voluntary, community, and faith sectors.

Prospective Trustees attend meetings as observers before formal acceptance, which is confirmed at the Annual General Meeting (AGM). All new Trustees are registered at Companies House.

Organisational structure

The Board of Trustees governs the charity, with a maximum of 12 members appointed at any time. The Board meets four times per year, with additional meetings held by sub-committees.

Currently, there are two sub-committees covering:

- Housing, Finance & Audit
- Human Resources

Sub-committees operate under clear terms of reference and report back to the full Board for key decisions. Each agenda includes essential items such as health and safety, equal opportunities, risk management, and declarations of interest.

2025 has marked a significant moment in YMCA Wirral's history as long-standing Chief Executive Officer, Nigel Hughes, announced his retirement.

The Board of Trustees has appointed a new CEO, Nanette Mellor to lead the organisation into its next chapter. This transition has been carefully managed to ensure continuity of services and stability for staff, volunteers, and the communities we serve.

We extend our deepest gratitude to Nigel for his years of dedicated service to the organisation.

Induction and training of new trustees

New Trustees undergo an induction programme covering governance, responsibilities, and other matters relevant to their role.

The current Board brings a diverse range of expertise, including housing, business, banking, medicine, legal services, drugs support, and youth & community work. A recent recruitment drive has successfully added new Trustees, who will stand for formal election at the upcoming AGM.

Key management remuneration

The Trustees regard the senior management team as the charity's key personnel, responsible for daily operations. Senior staff pay is reviewed annually and normally increased in line with the wider staff team. Trustees themselves give their time freely, with no remuneration received during the year.

Disclosure of information to auditor

Each Trustee has confirmed that there is no relevant audit information of which they are aware that has not been disclosed to the auditor. Trustees have taken appropriate steps to ensure the auditor is fully informed.

The trustees' report was approved by the Board of Trustees.

Simon Nicholas

Ms S Nicholas
Trustee

Date: 27.11.2025

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Birkenhead Young Men's Christian Association for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Opinion

We have audited the financial statements of Birkenhead Young Men's Christian Association (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, employment, food hygiene and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management team and inspecting legal correspondence; and identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management team as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC and relevant regulators.

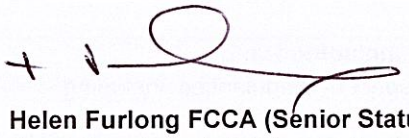
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Helen Furlong FCCA (Senior Statutory Auditor)
For and on behalf of Xeinadin Audit Limited, Statutory Auditor
Accountants
46 Hamilton Square
Birkenhead
Wirral
Merseyside
CH41 5AR
Date: 27.11.25

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	3	35,431	-	35,431	8,156	-	8,156
Charitable activities	4	1,790,682	475,565	2,266,247	1,728,476	436,534	2,165,010
Investments	5	2,934	-	2,934	3,523	-	3,523
Other income	6	11,333	-	11,333	17,480	-	17,480
Total income		1,840,380	475,565	2,315,945	1,757,635	436,534	2,194,169
Expenditure on:							
Charitable activities	7	1,781,602	480,383	2,261,985	1,643,337	435,704	2,079,041
Total expenditure		1,781,602	480,383	2,261,985	1,643,337	435,704	2,079,041
Net income/(expenditure) and movement in funds		58,778	(4,818)	53,960	114,298	830	115,128
Reconciliation of funds:							
Fund balances at 1 April 2024		1,881,497	241,709	2,123,206	1,767,199	240,879	2,008,078
Fund balances at 31 March 2025		1,940,275	236,891	2,177,166	1,881,497	241,709	2,123,206

All income and expenditure derive from continuing activities.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**13**		3,878,816		3,972,088
Current assets					
Stocks	**14**	3,742		3,569	
Debtors	**15**	86,111		157,365	
Cash at bank and in hand		342,755		248,475	
		432,608		409,409	
Creditors: amounts falling due within one year	**17**	(318,353)		(307,851)	
Net current assets			114,255		101,558
Total assets less current liabilities			3,993,071		4,073,646
Creditors: amounts falling due after more than one year	**18**		(1,815,905)		(1,950,440)
Net assets			2,177,166		2,123,206
The funds of the charity					
Restricted income funds	**21**		236,891		241,709
Unrestricted funds	**22**		1,940,275		1,881,497
			2,177,166		2,123,206

The financial statements were approved by the trustees on .....

Susan Nicholas

Ms S Nicholas
Trustee

Company registration number 02534811 (England and Wales)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**26**		267,688		290,257
Investing activities					
Purchase of tangible fixed assets		(41,807)		(115,233)	
Investment income received		2,934		3,523	
Net cash used in investing activities			(38,873)		(111,710)
Financing activities					
Repayment of borrowings		-		(150,504)	
Payment of finance leases obligations		(134,535)		(131,218)	
Net cash used in financing activities			(134,535)		(281,722)
Net increase/(decrease) in cash and cash equivalents			94,280		(103,175)
Cash and cash equivalents at beginning of year			248,475		351,650
Cash and cash equivalents at end of year			342,755		248,475

1 Accounting policies

Charity information

Birkenhead Young Men's Christian Association is a private company limited by guarantee incorporated in England and Wales. The registered office is 56 Whetstone Lane, Birkenhead, Wirral, Merseyside, CH41 2TJ. In the event of a winding up, the liability in respect of the guarantee is limited to £1 per member

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from charitable activities includes income received under contract or where entitlement to the grant funding is subject to performance conditions. Income is recognised in the Statement of Financial Activities when the related services have been provided, income in advance of those services being provided is deferred.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs are those that that assist the work of the charity but are not directly attributable to the charitable activities. Support costs include office costs, administrative payroll costs and governance costs which support the charity's activities. Where the support costs cannot be attributable to a direct activity they have been allocated to the costs of raising funds and charitable activities on a pro-rata basis.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

1.6 Tangible fixed assets

Assets costing £500 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Fixtures and fittings	33% & 20% on cost
Motor vehicles	25% on cost
Boat	10% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

1 Accounting policies **(Continued)**

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1 Accounting policies **(Continued)**

1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.14 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	35,431	8,156

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Charitable Services for the community						
Hostel & related income	1,790,682	5,303	1,795,985	1,705,220	-	1,705,220
Grants	-	470,262	470,262	23,256	436,534	459,790
	1,790,682	475,565	2,266,247	1,728,476	436,534	2,165,010

4 Income from charitable activities (Continued)

Performance related grants analysis

	Charitable Services for the community 2025 £	Charitable Services for the community 2024 £
Alcohol Project Grant	81,661	80,705
Assertive Outreach	234,990	196,073
Triage	47,833	61,932
North Road	91,799	87,616
Tackling Loniness	9,273	469
E A Rathbone - Cookery	-	1,400
Lotto Make Do & Mend	1,145	-
Groundwork Arts & Crafts	-	1,072
Sport England	-	2,589
Food for Life	-	250
Police & Crime	45	8
Community Foundation	1,291	809
Albert Gubay	375	-
One Wirral Digital	-	3,283
Arnold Clark - Cookery	-	188
Screwfix 38 WL	1,850	
Get A Move On	-	140
Y Cruise Grant	-	23,256
	470,262	459,790

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	2,934	3,523

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	11,333	17,480

7 Expenditure on charitable activities

	Charitable Services for the community 2025 £	Charitable Services for the community 2024 £
Direct costs		
Staff costs	1,122,937	1,041,764
Depreciation and impairment	135,079	135,191
Rent, rates & water	45,697	34,163
Heat & Light	72,739	58,931
Insurance	18,155	13,153
Advertising & printing postage & stationery	10,712	11,505
Computers & phone	32,798	28,615
Motor & travel	7,302	6,763
Other costs	105,110	96,621
Repairs & maintenance	70,463	70,923
Fees & subscriptions	13,887	12,427
Other staff costs	25,287	20,181
Hospitality	18,204	12,660
Hostel catering	73,773	71,144
Residents benefits & outings	7,267	10,383
Projects expenditure	182,639	144,020
	1,942,049	1,768,444
Share of support and governance costs (see note 8)		
Support	297,039	292,582
Governance	22,897	18,015
	2,261,985	2,079,041
Analysis by fund		
Unrestricted funds	1,781,602	1,643,337
Restricted funds	480,383	435,704
	2,261,985	2,079,041

8 Support costs allocated to activities

	Charitable Services for the community 2025 £	Total 2024 £
Staff costs	123,314	124,010
Bank charges	503	1,257
Loan & finance lease interest	161,688	149,480
Legal & professional fees	11,534	17,835
Governance	22,897	18,015
	319,936	310,597

Governance costs comprise:	2025 £	2024 £
Audit fees	6,000	6,000
Accountancy fees	16,897	12,015
	22,897	18,015

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,000	6,000
Depreciation of owned tangible fixed assets	135,078	135,191

10 Trustees

During the year trustees expenses of nil were incurred (2024: nil).

The charitable company has incurred a cost of £1,125 (2024: £1,296) in providing indemnity insurance to the trustees. The insurance covers protection for the charity from loss arising from the neglect or defaults of its trustees, employees or agents, and to indemnify the trustee against the consequences of any neglect or default on their part.

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Project staff	15	12
Management & administration	7	9
Support staff	21	21
Total	43	42

Employment costs	2025 £	2024 £
Wages and salaries	1,128,375	1,048,594
Social security costs	88,619	82,387
Other pension costs	29,257	34,793
	1,246,251	1,165,774

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
60,001 - 70,000	1	1

Remuneration of key management personnel

The key management personnel of the charity comprise the Chief Executive, the Deputy Chief Executive, the Head of Finance and Senior Support Manager whose employee benefits total £182,500 (2024: £185,358).

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Motor vehicles	Boat	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2024	4,247,273	255,608	31,924	120,163	4,654,968
Additions	34,159	2,248	5,400	-	41,807
At 31 March 2025	4,281,432	257,856	37,324	120,163	4,696,775
Depreciation and impairment					
At 1 April 2024	349,175	224,255	28,217	81,234	682,881
Depreciation charged in the year	114,095	16,372	4,611	-	135,078
At 31 March 2025	463,270	240,627	32,828	81,234	817,959
Carrying amount					
At 31 March 2025	3,818,162	17,229	4,496	38,929	3,878,816
At 31 March 2024	3,898,099	31,353	3,707	38,929	3,972,088

The net carrying value of tangible fixed assets includes the following in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £89,244 (2024 - £89,244)

	2025	2024
	£	£
Freehold property	2,893,024	2,982,268

56 Whetstone Lane property was revalued to its market value as at 31 March 2021 by Thomson & Associates who are independent chartered surveyors.

At 31 March 2025, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been £2,765,026 (2024: £2,862,609).

14 Stocks

	2025	2024
	£	£
Finished goods and goods for resale	3,742	3,569

15 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	24,858	9,098
Other debtors	1,343	583
Prepayments and accrued income	59,910	147,684
	86,111	157,365

16 Finance lease obligations

Future minimum lease payments due under finance leases:

	2025 £	2024 £
Within one year	127,985	127,985
Within two and five years	545,103	545,103
In over five years	1,270,802	1,405,337
	1,943,890	2,078,425

17 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Obligations under finance leases	16	127,985	127,985
Other taxation and social security		18,812	22,289
Deferred income	19	41,309	29,585
Trade creditors		75,469	65,932
Pension creditor		5,138	4,547
Other creditors		1,183	1,325
Accruals		48,457	56,188
		318,353	307,851

18 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Obligations under finance leases	16	1,815,905	1,950,440

19 Deferred income

	2025	2024
	£	£
Other deferred income	41,309	29,585

Deferred income is included in the financial statements as follows:

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	41,309	29,585
Movements in the year:		
Deferred income at 1 April 2024	29,585	50,483
Released from previous periods	(29,585)	(45,706)
Resources deferred in the year	41,309	24,808
Deferred income at 31 March 2025	41,309	29,585

20 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	29,257	34,793

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2025
	£	£	£	£	£	£
Boat Fund	37,915	-	-	-	-	37,915
Property Development Fund	197,074	-	(5,892)	-	-	191,182
WBC - Alcohol Project	6,720	81,661	(80,587)	-	-	7,794
WBC - Assertive Outreach	-	234,990	(234,990)	-	-	-
WBC - Triage	-	47,833	(47,833)	-	-	-
WBC - North Road	-	91,799	(91,799)	-	-	-
Lottery Tackling Loneliness	-	9,273	(9,273)	-	-	-
GDN Collab Project	-	3,291	(3,291)	-	-	-
Albert Gubay	-	375	(375)	-	-	-
Police & Crime	-	45	(45)	-	-	-
Community Foundation	-	1,291	(1,291)	-	-	-
Lotto Make do & mend	-	1,145	(1,145)	-	-	-
Screwfix 38WL	-	1,850	(1,850)	-	-	-
YMCA Cadent	-	2,012	(2,012)	-	-	-
	241,709	475,565	(480,383)	-	-	236,891

21 **Restricted funds** **(Continued)**

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2024
	£	£	£	£	£	£
Boat Fund	37,915	-	-	-	-	37,915
Property Development Fund	202,964	-	(5,892)	-	-	197,072
WBC - Alcohol Project	-	80,705	(73,983)	-	-	6,722
WBC - Assertive Outreach	-	196,073	(196,073)	-	-	-
WBC - Triage	-	61,932	(61,932)	-	-	-
WBC - North Road		87,616	(87,616)			
Lottery Tackling Loneliness	-	469	(469)	-	-	-
E A Rathbone Cookery	-	1,400	(1,400)	-	-	-
Groundwork Arts & Crafts	-	1,072	(1,072)	-	-	-
Food for Life	-	250	(250)	-	-	-
Sport England Y Get Active	-	2,589	(2,589)	-	-	-
One Wirral Digital	-	3,283	(3,283)	-	-	-
Police & Crime	-	8	(8)	-	-	-
Arnold Clark	-	188	(188)	-	-	-
Get a Move On	-	140	(140)	-	-	-
Community Foundation	-	809	(809)	-	-	-
	240,879	436,534	(435,704)	-	-	241,709

21 Restricted funds **(Continued)**

The Boat Fund represents grant funding received for the purchase of boats to be used on specific chartable activities within the wider objects of the charity.

The Property Development Fund is for the development of the Whetstone Lane site, which was opened in September 2007. Funds have been classified as restricted as the charity is required to fulfil certain conditions from each of the respective funding bodies for varying time periods following the initial purchase and the assets are required to be used for specific purposes within the wider objects of the charity.

Alcohol project - To provide a safe supervised space for dependant drinkers to control and reduce their alcohol consumption and to participate in a safe social space.

Assertive Outreach - Outreach service to provide outreach work across Wirral to identify and contact Rough Sleepers to actively encourage them to move into appropriate accommodation.

Triage - in-reach work within the organisation triage assessment beds for those who temporally been placed in triage to actively support in personalised support plans to assist moving into more appropriate short or long-term accommodation.

National Lottery Bike Project- Project to provide clients with the skills to repair and maintain their own bikes.

One Wirral Digital- Project to provide clients with basic IT skills, help to access property pool & U/ C Journals & wellbeing apps.

Arnold Clark- 20 Slow cooking sessions for clients in North Road- teaching budgeting, meal planning & affordable cooking.

Get a Move on- Life skills sessions for all clients including- Home skills, Healthy relationships & self care.

Community Foundation - Peel Ports - to provide essential life skills to clients including meal planning, budgeting & basic cookery skills.

Eleanor Rathbone - to deliver cookery skills sessions in the main hostel (teatime/toasties)

Police & Crime Commission - funding to twin with a local organisation.

National Lottery - Tackling loneliness - to deliver a range of activities to reduce social isolation and loneliness in the hostel.

Albert Gubay - to tackle loneliness in the hostel for new & old clients as chronic loneliness and social isolation can have a negative impact on the clients.

North Road - to help with the supported living project costs, in helping new & former residents who require urgent accommodation at very short notice and where hostel type accommodation would not be appropriate.

Screwfix - to help towards repairs/improvements to 38 Whetstone Lane.

22 Unrestricted funds

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	1,881,497	1,840,380	(1,781,602)	1,940,275

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	1,767,199	1,757,635	(1,643,337)	1,881,497

23 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	3,641,925	236,891	3,878,816
Current assets/(liabilities)	114,255	-	114,255
Long term liabilities	(1,815,905)	-	(1,815,905)
	1,940,275	236,891	2,177,166

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	3,730,379	241,709	3,972,088
Current assets/(liabilities)	101,558	-	101,558
Long term liabilities	(1,950,440)	-	(1,950,440)
	1,881,497	241,709	2,123,206

24 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	16,676	16,930
Between two and five years	30,197	27,494
	46,873	44,424

25 Related party transactions

Transactions with related parties

On 1 April 2024 the charity entered into a 5 year lease on a residential property with CCH Properties Limited. During the year under review the charity paid an annual rent of £5,436 (2024: £5,100), agreed as being a 15% discount to the market rent for the property. Mr M Huston, a trustee of the charity, is a minority shareholder in CCH Properties Limited.

During the year monies totaling £720 (2024 £140) where paid to the daughter of trustee Ms S Nicholas for consultancy services provided.

26 Cash generated from operations

	2025	2024
	£	£
Surplus for the year	53,960	115,128
Adjustments for:		
Investment income recognised in statement of financial activities	(2,934)	(3,523)
Depreciation and impairment of tangible fixed assets	135,079	135,191
Movements in working capital:		
(Increase)/decrease in stocks	(173)	721
Decrease in debtors	71,254	34,257
(Decrease)/increase in creditors	(1,222)	29,381
Increase/(decrease) in deferred income	11,724	(20,898)
Cash generated from operations	267,688	290,257

27 Analysis of changes in net (debt)/funds

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	248,475	94,280	342,755
Obligations under finance leases	(2,078,425)	134,535	(1,943,890)
	(1,829,950)	228,815	(1,601,135)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

England & Wales - Charity number 1000601

Accounts

Charity registration number 1000601

Company registration number 02534811 (England and Wales)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr V Hessey Mr M Huston Mr R Leslie Ms S Nicholas Mr E Decorte Mr K Greenop Councillor A C Hodson Mr P Hanson
Charity number	1000601
Company number	02534811
Registered office	56 Whetstone Lane Birkenhead Wirral Merseyside CH41 2TJ
Auditor	Xeinadin Audit Limited 46 Hamilton Square Birkenhead Wirral Merseyside CH41 5AR
Bankers	HSBC 31 The Pyramids Grange Road Birkenhead Wirral Merseyside CH41 2ZL

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

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BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Articles of Association, the Companies Act 2006 and “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities
The charity's Mission remains:

"Helping to build positive futures and overcome barriers for people of all ages"

YMCAW annually reviews its strategy and revisits each year its core charitable goals and objectives, set against the benchmarks of good practice, best value and legislative compliance and in keeping with its financial resources.

In practical terms, the contribution to public benefit of YMCAW is summarised as:

1. The provision of supported housing for homeless people, many of whom present with a range of complex health and mental health issues and addictions;

2. Training and other support services to aid residents to progress towards "move-on" to a permanent residence, employment and independent living within a defined timescale;

3. Additional services to young people and the wider community in the locality.

The review below looks at the success of each key activity and the benefits the charity has brought to those groups of people we are set up to help and support. The review also helps us ensure our aim, objectives and activities remain focused on our stated charitable objective. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives determined for the charity.

All objectives and activities fall within the legal remit of the charity and are defined in detail in the company's Memorandum and Articles of Association.

Environmental policy
The charity operates a policy which defines the manner and processes linked to energy efficiency and waste control and environmental issues. The Charity, maintains the quality charter-marks of ISO9001(2015) Business Management Systems and ISO 14001 (2015) Environmental Management Systems and ISO 45001 also.

Diversity policy
The Birkenhead Young Men's Christian Association (BYMCA) believes that excellence will be achieved through recognising the value of every individual by creating an environment that respects the diversity of staff, residents and learners and enables them to achieve their full potential, to contribute fully, and to derive maximum benefit and enjoyment from their involvement of the life of the BYMCA.

To this end, the BYMCA acknowledges the following basic rights for all members and prospective members of this community:

- to be treated with respect and dignity;
- to be treated fairly with regard to all procedures, assessments and choices;
- to receive encouragement to reach their full potential.

These rights carry with them responsibilities and the BYMCA requires all members of the community to recognise these rights and to act in accordance with them in all dealings with fellow staff, resident's, learners and members of the BYMCA. In addition, the BYMCA will comply with all relevant legislation and good practice.

No individual will be unjustifiably discriminated against. This includes but not exclusively, on the basis of gender, race, nationality, ethnic or national origin, religious or political beliefs, disability, marital status, social background, family circumstance, sexual orientation, gender reassignment, spent criminal convictions, age or for any other reason.

Achievements and performance

Charitable activities

Birkenhead YMCA t/a YMCA Wirral (YMCAW) is a Registered Charity and is committed to providing a range of high-quality supported housing and life skills programmes that engage and inspire disadvantaged individuals in their life journey towards meaningful and sustainable independence.

The voluntary sector provides a range of services that support people in a number of different ways. All registered charitable organisations such as YMCAW are part of the voluntary sector, which is predominantly driven by community need.

On Wirral, the voluntary sector is made up of a variety of organisations that provide a wide range of services to the community such as advice & guidance, housing; social care, advocacy and many more community led and informed services.

Although not a Registered Provider, YMCAW sits amongst RP's and other Housing Services as an additional charitable housing resource.

YMCAW provides on behalf of these partners specialist supported housing services for homeless people, using skilled staff that are trained to manage people presenting with a variety of social and personal problems. Management Agreements are currently in place with two local RPs; Sanctuary Group and One Vision. YMCAW has a Supporting People contract issued by Wirral Metropolitan Borough Council (WMBC) to manage and support homeless male and females over 18 years of age and presenting for emergency accommodation and resettlement. The contract called for the organisation to implement a ‘Psychologically Informed Environment’ (PIE) across the organisation and focus on Trauma informed Care support.

At first glance PIE may sound complicated, but the principle of it is actually relatively simple: at its most basic, PIE is a particular approach to the development, delivery and evaluation of our services. Good Practice suggests that staff trained within this psychological framework work more efficiently with clients experiencing complex trauma, helping them to better understand their behaviour, take responsibility for themselves and develop positive relationships. This in turn helps our clients move away from rough sleeping. Essentially, PIE provides psychological safety and security for our clients. One of the prominent reasons young people end up homeless is because of the breakdown of family relationships – this particular approach aims to help them rebuild those damaged connections. Because of this, it’s a strategy that’s being adopted more and more across the whole homelessness sector.

Relationships are at the heart of how YMCAW operates. The relationship between our multi-skilled key workers and the people that access our services is particularly important, so therefore our framework for PIE will focus on this aspect of the business in particular.

While it's vital for our vulnerable people to understand why they feel certain ways and have the tools to be able to process and control those feelings, it's also essential that YMCAW staff are be able to recognise and describe their needs in psychological terms – to understand the connection between thoughts, feelings and behaviours, for example, or the impact of the client's early experiences on later life. PIE doesn't necessarily create a new way of working, but instead builds on the knowledge our staff already hold, encourages a more reflective way of working. Therefore, our PIE is more of an evolution than a revolution, simply enhancing the good practice that already exists within our services.

Clients are referred by way of the Merseyside Mainstay programme which matches clients to specific accommodation. YMCAW also works closely with:

- WMBC Housing Options Team
- Probation Services
- Police
- HMP Liverpool / HMP Altcourse
- Youth Offending Teams
- Other Hostels
- Other Housing Providers
- Parents and relatives
- Churches and faith organisations
- Primary Care Trusts

On admission a multi-skilled support worker is allocated to the service user and they jointly develop a Personal Development and Support Plan that focuses on the following core areas:

- Health & Wellbeing
- Education
- Employability Skills
- Life Skills
- Suitability to secure a future tenancy for own accommodation

Within these areas any issues that can in themselves create social barriers such as dependency, mental health, anti-social behavior or disability are assessed and action taken to address these by way of internal key-work and specialised support providers. This action planning is a two-way process between the client and the Key-worker and relies upon the building of an excellent professional relationship. Programmes and activities are devised to meet each individual's personal need and a progression plan (Outcomes Star) is plotted and regularly updated to highlight the identified life goals that have been achieved.

In August 2007 the YMCAW moved into a new purpose-built property, built on the site of the former building. The new project was developed by way of a partnership arrangement between YMCAW and Cosmopolitan Housing Association (who have since been absorbed by Sanctuary Group [SG]). The scheme ownership is jointly split 68% Housing (SG) and 32% Community (YMCAW) with ownership of the entire complex moving to YMCAW in 2037.

YMCA Wirral has been a key community organisation for 147 years and today is a key player and partner within the voluntary sector of Wirral. The organisation continues to develop innovative services to meet the needs of its service users and continues to strive for efficiency savings in a number of areas of its operations.

YMCAW is fortunate to have a range of modern accommodation and facilities that reflect the key elements of excellence in modern day supported accommodation. All 56 bedrooms have en-suite shower, washing and wc facilities that are specifically designed to give a sense of individuality, security and comfort with access to in-house recreational, training and personal development tutoring and mentoring that is structured to meet the needs of each individual client. The aims of this service provision are two-fold - one to reduce those caught in the "revolving door of homelessness" and two to ensure that individuals have a stronger chance of gaining sustainable accommodation, employment outcomes and access to further education.

YMCAW has a range of specially furnished and well-equipped rooms that create the best ambience for relaxed participation or observation in training and acquiring new knowledge and skills. These air-conditioned rooms are furnished with audio visual technology and facilities, lap top computers and fully comply with the needs of less-abled persons. The scope of courses available range from employability skills, catering and hospitality, customer service and care, marine industries, retailing, drug awareness. As a community resource the rooms and facilities are available at discounted or pro-bono rates. Training courses at the YMCAW aim to develop a wide variety of important personal real-life skills such as:

- Employability skills
- Team Working
- Confidence building
- Good neighbouring skills
- Social Responsibility
- Peer Support and Mentoring
- Confidence Building
- Numeracy and Literacy Skills
- Improving Self-Esteem
- Understanding Safety Issues
- Greater Understanding of others Needs
- Effective Communication
- Leadership
- Environmental Issues

Revenue streams come via a variety of sources:

- Supporting People Contract
- Housing Benefit
- Income from Training activities and boats
- Revenues from external YMCAW Housing Projects
- Charitable Donations
- Capital Grants for one off items of equipment or furniture

YMCAW has for a long-time used waterways-based activities as a therapeutic escape for service users to assist in developing team spirit, better communications and self-esteem and breaking down potential barriers in the working relationships with its clients. The boats have proved highly popular and their introduction has led to them being used in partnership with a number of organisations and charities, including primary and senior schools, Spider Project, Merseyside Police, further enhancing collaborative work and reputation. YMCAW have forged links with a number of key stakeholders and the boats and their associated training programmes for service users have won a number of awards.

Training continues to be a strong feature of much of YMCAW's service delivery. The training encompasses skills training, personal safety and what is expected of individuals whilst on-board. All who have taken part in the programmes have learned a huge amount not only about themselves and their capability to learn new skills but also have shown a marked improvement in their wellbeing and motivation to progress to better things.

In 2021 YMCAW gained funding to develop what has become a very successful triage service to street homeless persons. This year-round provision provides a high standard of accommodation to up to 5 persons at any one time and works in conjunction with Wirral MBC Housing Options Team.

Supported Housing - success and challenges
Homeless persons can access accommodation at YMCAW via a number of routes but all require initial referral via the Wirral MBC Housing Options Team. The Merseyside wide Mainstay programme matches suitable accommodation to clients' needs and once accommodated they can access a range of services that aim to address many social issues that include isolation from friendly and caring faces and structured holistic services and support.

Housing benefit covers a large proportion of the cost of staying at the project, with residents paying a small personal charge for their meals, light and heat costs.

To meet the needs of clients and ease "bed-blocking" YMCAW have invested in two 3 bed-roomed "move-on" properties, and one lease/managed house which are now let on a shared tenancy basis to former clients of the YMCA. Additional move-on accommodation is also provided with a 7-bedroom property, which is staffed 24 hours a day and used as extra move-on low level need supported accommodation.

YMCAW continues to work closely with agencies dealing with substance misuse, alcohol and mental health. Thanks to dedicated clinical professionals, service users have fast access to their specialist skills to address their more complex underlying issues, whilst the YMCAW staff team deliver structured key work and inspirational project work that engages clients in life-skills, sports and healthy lifestyles and welfare rights.

The project also has a WMBC contract to deliver a seven day a week Controlled Drinking Environment (CDE) which has made a significant impact in reducing street drinking in the town centre area. Our highly successful CDE has delivered some outstanding results supporting and helping those with alcohol dependency. For some the results have been life changing - either partial or total abstinence of alcohol and also drugs, dramatically improved health and well-being, reconciliation with families and loved ones, returning to independent lifestyles.

During the period of this report, much effort has gone into raising awareness and marketing the organisation and the facilities and services on offer from its new building and in so doing the charity achieves its charitable objectives and continuing public benefit contribution.

In July 2019, Wirral Borough Council in partnership with YMCA Wirral were successful in its bid for a Rough Sleeper initiative programme funding which was made available through Ministry of Housing, Communities and Local Government (MHCLG)

The RSI uses various interventions that assist in reducing the number of rough sleepers in Wirral. A further key element of the assertive outreach service will be to develop and maintain close links with the Council's Housing Options Team, Private and Social Landlords. The aim is to ensure there is a range of longer-term, permanent housing options that can be offered to rough sleepers, to ensure that intelligence regarding new and entrenched rough sleepers of those on the streets have access to appropriate emergency accommodation.
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Training
During 2023-2024 the charity continued to offer training that focuses on the development of individuals personal skills.

All YMCAW courses are carefully tailored to meet the wide range of learning levels and issues that confront clients and literacy and numeracy training is "softly" embedded into the programmes. Training is broken down into easy to understand highly interactive sessions that both inspire and interest the learners.

Controlled Drinking Environment – Alcohol Awareness Hub
The YMCA Wirral Alcohol Awareness Hub offers service users from the established YMCA accommodation along with, Night Triage Service and RSI Rough Sleepers, a safe place to drink indoors in a supervised and controlled, but friendly and supportive environment which is more dignified and far less detrimental to them drinking on the street.

The CDE works in collaboration with a number of external agencies and CDE service users are actively encouraged to engage with the key partners – CGL Drug and Alcohol Service, Local Addiction Support Groups, and both our Mental Health Practitioner, and Clinical Nurse for Hostel/ Homelessness.

The provision has been a refuge and valuable intervention for many services users to use and also formed a useful pathway to treatment through CGL and other external service providers. It has been a vital part of positive engagement for chronic drinkers entering both detoxification and rehabilitation. Additionally, it has helped reduce visible street drinking, litter and anti-social linked behaviour in the Birkenhead Town Centre area and has been praised by local senior Police Officers as having significantly reduced alcohol fuelled criminality and anti-social behaviour.

Emergency bedspace Triage and In-Reach Service
In March 2021, thanks to funding from MHC&LG and WMBC funding, YMCA Wirral opened a new service that offered enhanced standards of overnight accommodation for those in crisis finding themselves on the streets and with no-where to go.

Five en-suite bedrooms are grouped around a communal kitchen (one of the rooms is specially adapted for less abled persons). The rooms are furnished to a high standard and offer comfortable safe surroundings as a short-term measure until more appropriate accommodation can be found. A dedicated In-reach worker and direct links into WMBC Housing Options Team and the RSI Team ensure that a seamless wrap around support is offered to those accessing this service.

24 Hour On Call Service
The RSI Team works between the hours of 6.00pm and 2.00am, and outside of these hours anyone in crisis can access help and support by using the dedicated support helpline for help and assistance.

North Road Supported Living Project
This emergency accommodation scheme is designed to meet the needs of service users who require urgent accommodation at very short notice with low to medium level support needs.
It has proven to be an excellent intervention and progression towards individuals achieving a fully independent lifestyle, free from barriers that prevent them from achieving their life goals and ambitions.
The scheme enables former residents who have stayed at YMCA Wirral or on occasions individuals needing “short term emergency accommodation” for whom hostel type accommodation would not be appropriate.

Volunteering
Whilst the organisation sees volunteering as a key opportunity for many, there has been a marked downturn in volunteers since Covid. Despite the current low numbers, volunteering remains a key YMCAW offer, helping volunteers build up their skills and knowledge and helping them develop employability skills. As mentioned previously high importance is placed on the value of partnerships and collaborative activities.

Quality
The Charity places high importance upon its quality systems and has successfully gained the quality charter-marks of ISO 9001 (2015) Business Management Systems and ISO 14001 (2015) Environmental Management Systems and OHSAS 45001 also. YMCA Wirral is also recognized as an Investor in people and has achieved Customer Service Excellence and Trusted Charity Level 1.

The challenges of the last 12 months

Like many organisations across the country, YMCA Wirral is seeing the consequences of the cost-of-living crisis and its impacts on the people and communities we serve. Charities have always been at the forefront of dealing with the early impacts of economic and societal shifts. There are indirect impacts on charities' bottom lines, like potential cuts to corporate donations or trusts and foundations reducing their grant-making capacity. Inflationary pressures were already hitting our sector in the second half of 2022, but while many charities were experiencing falling income and rising operating costs, YMCA Wirral is in a good financial and stable business situation, however energy costs the risk of cuts in funding remain a concern for the foreseeable future.

During 2023/24 we saw record demands for our accommodation and support services, from an increasingly complex client group. In addition, the types of contracts we hold are not adjusted for inflation which adds to uncertainties in business planning and strategic planning. Inflationary pressures have also impacted on charitable giving, which has become more difficult to access and gain. Another challenge is the fact that fewer people are giving to charity and this is being exacerbated by the squeezes on many people's household budgets. The organisation continues to pay down its borrowings, be aware of cyber threats and invest in the right resources for its future operations.

Among the numerous key issues that YMCA Wirral is considering are increasing financial resilience and sustainability, managing costs, reducing waste and the potential of renewable energy sources, embracing the social economy and partnerships, and increasing engagement with donors.

Many of the people we support do not have someone they can rely on in their lives or a secure place to call home. They often lack a routine or structure as they try and find their way in life. All our work is developed and delivered with these people in mind. The resilience we have sought to build within our staff team is part of the YMCA Wirral mindset – a firm conviction to believe in ourselves and our ability to adapt and deliver head on, whatever the situation. Compared to many others, we are still a small charity, but by working on our growth and developing our own self-belief as a team, we have created additional organisational resilience. Nowadays, our supported housing skills meet the increasing demands of our client group.

Many new measures are being adopted to improve operational work outputs to meet these challenges. YMCA Wirral is continually looking at ways it can meet its stakeholders needs and priorities. Our Alcohol Hub, has been reconfigured and located in our attractive green space garden areas, offering innovative support, and practical help. Our Rough Sleeper Initiative continues to provide rapid responses to those in the greatest need who find themselves living on the streets. The economic situation has led to many new pressures on people and many in society today are living in poverty. This has also happened at a time when we are seeing an increasing number of service users presenting who have extremely serious unmet mental health needs and lengthy waiting lists to access specialist services.

The wellbeing of everyone YMCA Wirral comes into contact with has been central to our work and our local responses and many achievements and successes in the period of this report – the greatest honour of which was the award of The Freedom of the Borough of Wirral in this our 150th year of operations – the highest accolade that the Council can bestow on an individual or organisation.

Financial review

Financial position

The charity's income increased from £2,006,457 to £2,194,169 during the year. The surplus for the year was £115,128 compared to a surplus of £108,877 in the previous year.

Net assets for the year were £2,123,206 (2023: £2,008,078). Cash reserves were £248,475 (2023: £351,650) after repaying £127,985 against the CHA Building Finance lease.

Reserves policy

The reserves policy is based on free reserves equal to three months hostel and administration operating costs which are approximately £260,000. Currently our free reserves are £229,543 (2023: £376,178). Unrestricted cash reserves were £218,890 (2023: £301,167).

Financial risk management objectives and policies
The charity uses various financial instruments including loans, cash and various items, such as operating debtors and operating creditors that arise directly from its charitable operations. The main purposes of these financial instruments are to raise finance for the charity's operations.

The existence of these financial instruments exposes the charity to a number of financial risks, which are described in more detail below. The policies have remained unchanged from previous years.

Liquidity risk
The charity seeks to manage financial risk by ensuring sufficient liquidity is available to meet the foreseeable needs and to invest cash assets safely and profitably. Short-term flexibility if required is achieved by overdraft facilities.

Market risk
Market risk encompasses for the charity mainly price risk. The charity's policies for managing fair value interest rate risk are considered along with those for managing cash flow interest rate risk and are set out in the subsection entitled "interest rate risk" below.

Interest rate risk
The charity finances its operations through a mixture of unrestricted funds and bank borrowings. In 2006, the charity entered into an agreement with Future Builders England (now known as The Social Investment Business) to borrow funds to complete the new BYMCA building, occupied since August 2007. This debt was fully repaid in 2023.

Credit risk
The charity's principal financial assets are cash and operating debtors. The risk associated with cash is limited. The principal credit risk arises therefore from its operating debtors.

In order to manage credit risk the Trustees, under the direction and advice of their Senior Management, set limits for customers based on a combination of payment history and third party credit references. Credit limits are reviewed by the deputy chief executive on a regular basis in conjunction with debt ageing and collection history.

Plans for the future
Throughout the whole time a client resides at the YMCAW, they are offered support, training and opportunities for personal development to ensure that they gain the maximum help to enable them to move on into sustainable independent lifestyles and realistic employment opportunities and all delivered within the permitted length of stay as required by Supporting People contract.

The organisations night-time safe refuge, continues to support "Street-homeless" persons and this work reflects the YMCAW's commitment to its client groups and those in crisis. During 2023/24 over 1,916 bed night spaces were provided to "street homeless" persons with a Wirral connection, to 297 individuals.

In the current economic climate the future remains a challenging one and YMCAW remains ever mindful of the need to demonstrate clear outcomes, meet targets and offer best value to all stakeholders and to the local community.

Going concern
The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason the charity continues to adopt the going concern basis in preparing the financial statements.

Structure, governance and management

Governing document

The charity is a charitable company limited by guarantee incorporated in England on 28 August 1990 and is established under a Memorandum of Association which sets out its objectives and powers and is governed by its Articles of Association.

There are no activities outside England.

The charity is managed by a Board of Trustees whose members are the directors for the purposes of company law and Charity Trustees for the purposes of charity law.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr V Hessey
Mr M Huston
Mr R Leslie
Ms S Nicholas
Mr E Decorte
Mr K Greenop
Councillor A C Hodson
Mr P Hanson

Recruitment and appointment of new trustees

Trustees are recruited by way of public advertisements, verbal recommendations or offers from key interested individuals who wish to be considered for Board membership. Such people are considered in respect of their skills, experience and capabilities and represent a cross section of professional and lay people representing public, private, voluntary, community and faith sectors. After formal invitation to attend a number of meetings as "observers" the process of formal acceptance takes place and is noted at the charity's Annual General Meeting (AGM). All new Trustees are registered at Companies House.

Organisational structure

The charity is governed by a Board of Trustees with a maximum of 12 Trustees appointed at any given time. The Trustees normally meet 4 times per year as a full committee and at specified periods throughout the year as sub-committees. There are currently two sub-committees representing key areas of operation covering Housing, Finance & Audit and Human Resources. The Trustees in attendance at both full and sub-committee meetings have full voting powers whilst staff members attend in a non-voting capacity.

The sub-committees act with the authority of the Main Board, working to clear terms of reference, membership criteria and meeting procedures as detailed in the charity's Articles of Association. Each committee has responsibility to report to the Board and to seek approval of the full Board for key decisions. Implicit on each meeting agenda are key items of discussion, which include health and safety, equal opportunities, risk management and declarations of interest.

The trustees delegate the day to day running of the charity to the chief executive, Nigel Hughes and deputy chief executive, Jackie Miles. Regular meetings are held to ensure that the charity's objectives continue to be met, including the review of monthly financial reports which are compared and monitored against the annual budgets.

Induction and training of new trustees
The Trustees induction procedure includes training in relation to governance, the role of a Trustee and their responsibilities and any other matters that support their role.

The current Trustees bring a diverse range of skills, from wide-ranging backgrounds that include Housing, Business, Drugs Support, Banking, Medicine, Legal Services and Youth & Community work. A recruitment drive successfully brought additional new Trustees to the Board who will stand for formal election at this year's AGM.

Key management remuneration
The trustees consider the senior management team comprise the key personnel of the charity in charge of controlling, running and operating the charity on a day to day basis.

The pay of the senior staff is reviewed annually and normally increased to the same extent as the rest of the staff. All the directors give all of their time freely and no director received remuneration in the year.

Disclosure of information to auditor
Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

Ms S Nicholas
Trustee
Dated: 28 November 2024

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors of Birkenhead Young Men's Christian Association for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Opinion

We have audited the financial statements of Birkenhead Young Men's Christian Association (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, employment, food hygiene and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management team and inspecting legal correspondence; and identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management team as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC and relevant regulators.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council’s website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Helen Furlong FCCA (Senior Statutory Auditor)
for and on behalf of Xeinadin Audit Limited

28 November 2024

Statutory Auditor

46 Hamilton Square
Birkenhead
Wirral
Merseyside
CH41 5AR

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income and endowments from:							
Donations and legacies	**3**	8,156	-	8,156	26,330	-	26,330
Charitable activities	**4**	1,816,092	348,918	2,165,010	1,717,807	251,807	1,969,614
Investments	**5**	3,523	-	3,523	938	-	938
Other income	**6**	17,480	-	17,480	9,575	-	9,575
Total income		1,845,251	348,918	2,194,169	1,754,650	251,807	2,006,457
Expenditure on:							
Charitable activities	**7**	1,730,953	348,088	2,079,041	1,639,879	257,701	1,897,580
Total expenditure		1,730,953	348,088	2,079,041	1,639,879	257,701	1,897,580
Net income and movement in funds		114,298	830	115,128	114,771	(5,894)	108,877
Reconciliation of funds:							
Fund balances at 1 April 2023		1,767,199	240,879	2,008,078	1,652,428	246,773	1,899,201
Fund balances at 31 March 2024		1,881,497	241,709	2,123,206	1,767,199	240,879	2,008,078

All income and expenditure derive from continuing activities.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**13**		3,972,088		3,992,047
Current assets					
Stocks	**14**	3,569		4,290	
Debtors	**15**	157,365		191,621	
Cash at bank and in hand		248,475		351,650	
		409,409		547,561	
Creditors: amounts falling due within one year	**18**	(307,851)		(322,630)	
Net current assets			101,558		224,931
Total assets less current liabilities			4,073,646		4,216,978
Creditors: amounts falling due after more than one year	**19**		(1,950,440)		(2,208,900)
Net assets			2,123,206		2,008,078
Income funds					
Restricted funds	**22**		241,709		240,879
Unrestricted funds			1,881,497		1,767,199
			2,123,206		2,008,078

The financial statements were approved by the Trustees on 28 November 2024

Ms S Nicholas
Trustee

Company Registration No. 02534811

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from operations	**27**		290,257		46,049
Investing activities					
Purchase of tangible fixed assets		(115,233)		(14,172)	
Proceeds from disposal of tangible fixed assets		-		5,405	
Investment income received		3,523		938	
Net cash used in investing activities			(111,710)		(7,829)
Financing activities					
Repayment of borrowings		(150,504)		(23,644)	
Payment of finance leases obligations		(131,218)		(127,985)	
Net cash used in financing activities			(281,722)		(151,629)
Net decrease in cash and cash equivalents			(103,175)		(113,409)
Cash and cash equivalents at beginning of year			351,650		465,059
Cash and cash equivalents at end of year			248,475		351,650

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Birkenhead Young Men's Christian Association is a private company limited by guarantee incorporated in England and Wales. The registered office is 56 Whetstone Lane, Birkenhead, Wirral, Merseyside, CH41 2TJ. In the event of a winding up, the liability in respect of the guarantee is limited to £1 per member.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1 Accounting policies **(Continued)**

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from charitable activities includes income received under contract or where entitlement to the grant funding is subject to performance conditions. Income is recognised in the Statement of Financial Activities when the related services have been provided, income in advance of those services being provided is deferred.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs are those that that assist the work of the charity but are not directly attributable to the charitable activities. Support costs include office costs, administrative payroll costs and governance costs which support the charity's activities. Where the support costs cannot be attributable to a direct activity they have been allocated to the costs of raising funds and charitable activities on a pro-rata basis.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Assets costing £500 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Fixtures and fittings	33% & 20% on cost
Motor vehicles	25% on cost
Boat	10% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.14 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Rentals payable under operating leases, including any lease incentives received, are charged to income on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Donations and gifts	8,156	26,330

4 Charitable activities

	Charitable Services for the Community 2024 £	Charitable Services for the Community 2023 £
Hostel & related income	1,792,836	1,664,521
Grants	372,174	305,093
	2,165,010	1,969,614
Analysis by fund		
Unrestricted funds	1,816,092	1,717,807
Restricted funds	348,918	251,807
	2,165,010	1,969,614
Performance related grants		
Alcohol Project Grant	80,705	48,542
Assertive Outreach	196,073	144,556
Triage	61,932	52,865
Tackling Loniness	469	-
E A Rathbone - Cookery	1,400	-
Lotto Make Do & Mend	-	538
Covid-19 Grants	-	49,836
Groundwork Arts & Crafts	1,072	-
Sport England	2,589	-
Food for Life	250	
Police & Crime	8	-
Community Foundation	809	-
One Wirral Digital	3,283	2,348
Warm Welcome Morrisons (Warm Hub)	-	89
Arnold Clark - Cookery	188	812
Get A Move On	140	2,058
Y Cruise Grant	23,256	3,450
	372,174	305,093

5 Investments

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Interest receivable	3,523	938

6 Other income

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Other income	17,480	9,575

7 Charitable activities

	Charitable Services for the Community 2024 £	Charitable Services for the Community 2023 £
Staff costs	1,041,764	988,034
Depreciation and impairment	135,191	129,822
Rent,rates & water	34,163	54,540
Heat & light	58,931	59,301
Insurance	13,153	24,521
Advertising & printing postage & stationery	11,505	14,194
Computers & phone	28,615	21,523
Motor & travel	6,763	7,831
Other costs	96,621	88,805
Repairs & maintenance	70,923	91,423
Fees & subscriptions	12,427	10,802
Other staff costs	20,181	6,411
Hospitality	12,660	5,120
Hostel catering	71,144	60,555
Residents benefits & outings	10,383	13,230
Projects expenditure	144,020	73,423
Profit/loss on fixed asset disposals	-	1,405
	1,768,444	1,650,940
Share of support costs (see note 8)	292,582	224,718
Share of governance costs (see note 8)	18,015	21,922
	2,079,041	1,897,580
Analysis by fund		
Unrestricted funds	1,730,953	1,639,879
Restricted funds	348,088	257,701
	2,079,041	1,897,580

8 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Staff costs	124,010	-	124,010	96,082	-	96,082
Bank charges	1,257	-	1,257	1,248	-	1,248
Loan & finance lease interest	149,480	-	149,480	130,257	-	130,257
Legal & professional fees	17,835	-	17,835	(2,869)	-	(2,869)
Audit fees	-	6,000	6,000	-	6,000	6,000
Accountancy fees	-	12,015	12,015	-	15,450	15,450
Trustees expenses	-	-	-	-	472	472
	292,582	18,015	310,597	224,718	21,922	246,640
Analysed between						
Charitable activities	292,582	18,015	310,597	224,718	21,922	246,640

9 Net movement in funds

	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,000	6,000
Depreciation of owned tangible fixed assets	135,191	129,822

10 Trustees

During the year trustees expenses of nil were incurred (2023: £472).

The charitable company has incurred a cost of £1,296 (2023: £1,296) in providing indemnity insurance to the trustees. The insurance covers protection for the charity from loss arising from the neglect or defaults of its trustees, employees or agents, and to indemnify the trustee against the consequences of any neglect or default on their part.

11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Project staff	12	20
Managment & administration	9	5
Support staff	21	19
Total	42	44

11 Employees (Continued)

Employment costs	2024	2023
	£	£
Wages and salaries	1,048,594	989,295
Social security costs	82,387	64,788
Other pension costs	34,793	30,033
	1,165,774	1,084,116

The key management personnel of the charity comprise the Chief Executive, the Deputy Chief Executive and Senior Support Manager whose employee benefits total £185,358 (2023: £172,454).

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2024	2023
	Number	Number
60,001 - 70,000	1	1

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Motor vehicles	Boat	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2023	4,138,238	249,410	31,924	120,163	4,539,735
Additions	109,035	6,198	-	-	115,233
At 31 March 2024	4,247,273	255,608	31,924	120,163	4,654,968
Depreciation and impairment					
At 1 April 2023	234,389	208,328	24,149	80,823	547,689
Depreciation charged in the year	114,785	15,927	4,068	411	135,191
At 31 March 2024	349,174	224,255	28,217	81,234	682,880
Carrying amount					
At 31 March 2024	3,898,099	31,353	3,707	38,929	3,972,088
At 31 March 2023	3,903,850	41,082	7,775	39,340	3,992,047

13 Tangible fixed assets **(Continued)**

The net carrying value of tangible fixed assets includes the following in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £89,244 (2023 - £89,244)

	2024	2023
	£	£
Freehold property	2,982,268	3,071,512

56 Whetstone Lane property was revalued to its market value as at 31 March 2021 by Thomson & Associates who are independent chartered surveyors.

At 31 March 2024, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been £2,862,609 (2023: £2,963,165).

14 Stocks

	2024	2023
	£	£
Finished goods and goods for resale	3,569	4,290

15 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	9,098	16,674
Other debtors	583	1,932
Prepayments and accrued income	147,684	173,015
	157,365	191,621

16 Loans and overdrafts

	2024	2023
	£	£
Other loans	-	150,504
Payable within one year	-	23,262
Payable after one year	-	127,242

Amounts included above which fall due after five years:

Payable by instalments	-	50,335

16 Loans and overdrafts **(Continued)**

The loan from Future Builders England (FBE) is secured against the charity's freehold property. The current interest is 6.25% (3% over base) and the loan is repayable over 25 years from October 2007, however due to the recent rise in interest rates a decision was made to repay the loan in full. This was done on 2 October 2023.

17 Finance lease commitments

Future minimum lease payments due under finance leases:

	2024	2023
	£	£
Within one year	127,985	127,985
Within two and five years	545,103	545,103
In over five years	1,405,337	1,536,555
	2,078,425	2,209,643

18 Creditors: amounts falling due within one year

	Notes	2024	2023
		£	£
Obligations under finance leases	**17**	127,985	127,985
Other loans	**15**	-	23,262
Other taxation and social security		22,289	21,101
Deferred income	**21**	29,585	50,483
Trade creditors		65,932	72,093
Pension control		4,547	4,376
Other creditors		1,325	2,623
Accruals and deferred income		56,188	20,707
		307,851	322,630

19 Creditors: amounts falling due after more than one year

	Notes	2024	2023
		£	£
Obligations under finance leases	**17**	1,950,440	2,081,658
Other loans	**15**	-	127,242
		1,950,440	2,208,900

20 Retirement benefit schemes

	2024	2023
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	34,793	30,033

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

21 Deferred income

	2024	2023
	£	**£**
Arising from Performance related grants	29,585	50,483

Deferred income is included in the financial statements as follows:

	2024	2023
	£	**£**
Deferred income is included within:		
Current liabilities	29,585	50,483
Movements in the year:		
Deferred income at 1 April 2023	50,483	19,030
Released from previous periods	24,808	44,984
Resources deferred in the year	(45,706)	(13,531)
Deferred income at 31 March 2024	29,585	50,483

22 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2024
	£	£	£	£	£	£
Boat Fund	37,915	-	-	-	-	37,915
Property Development Fund	202,964	-	(5,892)	-	-	197,072
WBC - Alcohol Project	-	80,705	(73,983)	-	-	6,722
WBC - Assertive Outreach	-	196,073	(196,073)	-	-	-
Triage	-	61,932	(61,932)	-	-	-
Lottery Tackling Loiness	-	469	(469)	-	-	-
E A Rathbone Cookery	-	1,400	(1,400)	-	-	-
Groundwork Arts & Crafts	-	1,073	(1,073)	-	-	-
Food for Life	-	250	(250)	-	-	-
Sport England - Y Get Active	-	2,589	(2,589)	-	-	-
One Wirral Digital	-	3,283	(3,283)	-	-	-
Police & Crime	-	8	(8)	-	-	-
Arnold Clark	-	188	(188)	-	-	-
Get a Move On	-	140	(140)	-	-	-
Community Foundation	-	809	(809)	-	-	-
	240,879	348,919	(348,089)	-	-	241,709

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

22 Restricted funds **(Continued)**

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2023
	£	£	£	£	£	£
Boat Fund	37,915	-	-	-	-	37,915
Property Development Fund	208,858	-	(5,894)	-	-	202,964
WBC - Alcohol Project	-	48,542	(48,542)	-	-	-
WBC - Assertive Outreach	-	144,556	(144,556)	-	-	-
Triage	-	52,865	(52,865)	-	-	-
National Lottety - Bike Project	-	538	(538)	-	-	-
Get a Move On	-	2,057	(2,057)	-	-	-
One Wirral Digital		2,348	(2,348)	-	-	-
Warm Welcome Morrisons (warm hub)		89	(89)	-	-	-
Arnold Clarke - cookery	-	812	(812)	-	-	-
Get a move on						
	246,773	251,807	(257,701)	-	-	240,879

22 Restricted funds **(Continued)**

The Boat Fund represents grant funding received for the purchase of boats to be used on specific chartable activities within the wider objects of the charity.

The Property Development Fund is for the development of the Whetstone Lane site, which was opened in September 2007. Funds have been classified as restricted as the charity is required to fulfil certain conditions from each of the respective funding bodies for varying time periods following the initial purchase and the assets are required to be used for specific purposes within the wider objects of the charity.

Alcohol project - To provide a safe supervised space for dependant drinkers to control and reduce their alcohol consumption and to participate in a safe social space.

Assertive Outreach - Outreach service to provide outreach work across Wirral to identify and contact Rough Sleepers to actively encourage them to move into appropriate accommodation.

Triage - in-reach work within the organisation triage assessment beds for those who temporally been placed in triage to actively support in personalised support plans to assist moving into more appropriate short or long-term accommodation.

National Lottery Bike Project- Project to provide clients with the skills to repair and maintain their own bikes.

One Wirral Digital- Project to provide clients with basic IT skills, help to access property pool & U/ C Journals & wellbeing apps.

Warm Welcome Morrisons- Warm hub for residents living in local area- open every Wednesday from (Jan-March).

Arnold Clark- 20 Slow cooking sessions for clients in North Road- teaching budgeting, meal planning & affordable cooking.

Get a Move on- Life skills sessions for all clients including- Home skills, Healthy relationships & self care.

WW1 Heritage Grant- Project to explore YMCA Wirrals contribution to support the soldiers and community in WW1.

Acc Liverpool Foundation- Cookery sessions to improve clients literacy and numeracy skills.

Steel Charitable Trust- funding to refurbish the emergency triage area.

Soil association - Food for life - funding for a community event to bring the local residents into the YMCE garden.

Community Foundation - Peel Ports - to provide essential life skills to clients including meal planning, budgeting & basic cookery skills.

Eleanor Rathbone - to deliver cookery skills sessions in the main hostel (teatime/toasties)

Police & Crime Commission - funding to twin with a local organisation.

National Lottery - Tackling loneliness - to deliver a range of activities to reduce social isolation and loneliness in the hostel.

23 Unrestricted funds - Charity

	Balance at 1 April 2023	Incoming resources	Resources expended	Movement in funds Transfers	Revaluation gains/losses	Balance at 31 March 2024
	£	£	£	£	£	£
General unrestricted funds	1,767,199	1,845,251	(1,739,103)	-	-	1,873,347
	1,767,199	1,845,251	(1,739,103)	-	-	1,873,347

Comparative information in respect of the preceding year is as follows:

	Balance at 1 April 2022	Incoming resources	Resources expended	Movement in funds Transfers	Revaluation gains/losses	Balance at 31 March 2023
	£	£	£	£	£	£
General unrestricted funds	1,652,428	1,754,650	(1,639,879)	-	-	1,767,199
	1,652,428	1,754,650	1,639,879	-	-	1,767,199

24 Analysis of net assets between funds

	Unrestricted 2024	Restricted 2024	Total 2024	Unrestricted 2023	Restricted 2023	Total 2023
	£	£	£	£	£	£
Fund balances at 31 March 2024 are represented by:						
Tangible assets	3,730,379	241,709	3,972,088	3,751,168	240,879	3,992,047
Current assets/(liabilities)	101,558	-	101,558	224,931	-	224,931
Long term liabilities	(1,950,440)	-	(1,950,440)	(2,208,900)	-	(2,208,900)
	1,881,497	241,709	2,123,206	1,767,199	240,879	2,008,078

25 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	16,930	16,594
Between two and five years	27,494	9,636
	44,424	26,230

25 Operating lease commitments (Continued)

26 Related party transactions

On 1 April 2019 the charity entered into a 5 year lease on a residential property with CCH Properties Limited. During the year under review the charity paid an annual rent of £5,100 (2023: £5,100), agreed as being a 15% discount to the market rent for the property. Mr M Huston, a trustee of the charity, is a minority shareholder in CCH Properties Limited. This lease finished in March 24 and in April 2024 they have entered into a new 5 year lease with CCH Properties with a slight increase making it £5,436 per year.

During the year monies totalling £140 (2023 £105) where paid to the daughter of trustee Ms S Nicholas for consultancy services provided.

27 Cash generated from operations

	2024	2023
	£	£
Surplus for the year	115,128	108,878
Adjustments for:		
Investment income recognised in statement of financial activities	(3,523)	(938)
Depreciation and impairment of tangible fixed assets	135,191	129,822
Movements in working capital:		
Decrease/(increase) in stocks	721	(596)
Decrease/(increase) in debtors	34,256	(94,958)
Increase/(decrease) in creditors	29,381	(127,612)
(Decrease)/increase in deferred income	(20,898)	31,453
Cash generated from operations	290,256	46,049

28 Analysis of changes in net (debt)/funds

	At 1 April 2023	Cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	351,650	(103,175)	248,475
Loans falling due within one year	(23,262)	23,262	-
Loans falling due after more than one year	(127,242)	127,242	-
Obligations under finance leases	(2,209,643)	131,218	(2,078,425)
	(2,008,497)	178,547	(1,829,950)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

England & Wales - Charity number 1000601

Accounts

Charity registration number 1000601

Company registration number 02534811 (England and Wales)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr V Hessey Mr M Huston Mr R Leslie Ms S Nicholas Mr E Decorte Mr K Greenop Councillor A C Hodson Mr P Hanson	 (Appointed 24 November 2022)
Charity number	1000601	
Company number	02534811	
Registered office	56 Whetstone Lane Birkenhead Wirral Merseyside CH41 2TJ	
Auditor	Xeinadin Audit Limited 2 Hilliards Court Chester Business Park Chester Cheshire CH4 9QP	
Bankers	HSBC 31 The Pyramids Grange Road Birkenhead Wirral Merseyside CH41 2ZL	

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

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BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities
The charity's Mission remains:

"Helping to build positive futures and overcome barriers for people of all ages"

YMCAW annually reviews its strategy and revisits each year its core charitable goals and objectives, set against the benchmarks of good practice, best value and legislative compliance and in keeping with its financial resources.

In practical terms, the contribution to public benefit of YMCAW is summarised as:

1. The provision of supported housing for homeless people, many of whom present with a range of complex health and mental health issues and addictions;

2. Training and other support services to aid residents to progress towards "move-on" to a permanent residence, employment and independent living within a defined timescale;

3. Additional services to young people and the wider community in the locality.

The review below looks at the success of each key activity and the benefits the charity has brought to those groups of people we are set up to help and support. The review also helps us ensure our aim, objectives and activities remain focused on our stated charitable objective. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives determined for the charity.

All objectives and activities fall within the legal remit of the charity and are defined in detail in the company's Memorandum and Articles of Association.

Environmental policy
The charity operates a policy which defines the manner and processes linked to energy efficiency and waste control and environmental issues. In November 2009 the Charity successfully gained the quality charter-marks of ISO 9001 Business Management Systems and ISO 14001 Environmental Management Systems and has since been accredited with ISO 45001 also.

Diversity policy

The Birkenhead Young Men's Christian Association (BYMCA) believes that excellence will be achieved through recognising the value of every individual by creating an environment that respects the diversity of staff, residents and learners and enables them to achieve their full potential, to contribute fully, and to derive maximum benefit and enjoyment from their involvement of the life of the BYMCA.

To this end, the BYMCA acknowledges the following basic rights for all members and prospective members of this community:

- to be treated with respect and dignity;
- to be treated fairly with regard to all procedures, assessments and choices;
- to receive encouragement to reach their full potential.

These rights carry with them responsibilities and the BYMCA requires all members of the community to recognise these rights and to act in accordance with them in all dealings with fellow staff, resident's, learners and members of the BYMCA. In addition, the BYMCA will comply with all relevant legislation and good practice.

No individual will be unjustifiably discriminated against. This includes but not exclusively, on the basis of gender, race, nationality, ethnic or national origin, religious or political beliefs, disability, marital status, social background, family circumstance, sexual orientation, gender reassignment, spent criminal convictions, age or for any other reason.

Achievements and performance

Charitable activities

Birkenhead YMCA t/a YMCA Wirral (YMCAW) is a Registered Charity and is committed to providing a range of high-quality supported housing and life skills programmes that engage and inspire disadvantaged individuals in their life journey towards meaningful and sustainable independence.

The voluntary sector provides a range of services that support people in a number of different ways. All registered charitable organisations such as YMCAW are part of the voluntary sector, which is predominantly driven by community need.

On Wirral, the voluntary sector is made up of a variety of organisations that provide a wide range of services to the community such as advice & guidance, housing; social care, advocacy and many more community led and informed services.

Although not a Registered Provider, YMCAW sits amongst RP's and other Housing Services as an additional charitable housing resource.

YMCAW provides on behalf of these partners specialist supported housing services for homeless people, using skilled staff that are trained to manage people presenting with a variety of social and personal problems. Management Agreements are currently in place with two local RPs; Sanctuary Group and One Vision. YMCAW has a Supporting People contract issued by Wirral Metropolitan Borough Council (WMBC) to manage and support homeless male and females over 18 years of age and presenting for emergency accommodation and resettlement. The contract called for the organisation to implement a 'Psychologically Informed Environment' (PIE) across the organisation and focus on Trauma informed Care support.

At first glance PIE may sound complicated, but the principle of it is actually relatively simple: at its most basic, PIE is a particular approach to the development, delivery and evaluation of our services. Good Practice suggests that staff trained within this psychological framework work more efficiently with clients experiencing complex trauma, helping them to better understand their behaviour, take responsibility for themselves and develop positive relationships. This in turn helps our clients move away from rough sleeping. Essentially, PIE provides psychological safety and security for our clients. One of the prominent reasons young people end up homeless is because of the breakdown of family relationships – this particular approach aims to help them rebuild those damaged connections. Because of this, it's a strategy that's being adopted more and more across the whole homelessness sector.

Relationships are at the heart of how YMCAW operates. The relationship between our multi-skilled key workers and the people that access our services is particularly important, so therefore our framework for PIE will focus on this aspect of the business in particular.

While it's vital for our vulnerable people to understand why they feel certain ways and have the tools to be able to process and control those feelings, it's also essential that YMCAW staff are be able to recognise and describe their needs in psychological terms – to understand the connection between thoughts, feelings and behaviours, for example, or the impact of the client's early experiences on later life. PIE doesn't necessarily create a new way of working, but instead builds on the knowledge our staff already hold, encourages a more reflective way of working. Therefore, our PIE is more of an evolution than a revolution, simply enhancing the good practice that already exists within our services.

Clients are referred by way of the Merseyside Mainstay programme which matches clients to specific accommodation. YMCAW also works closely with:

- WMBC Housing Options Team
- Probation Services
- Police
- HMP Liverpool / HMP Altcourse
- Youth Offending Teams
- Other Hostels
- Other Housing Providers
- Parents and relatives
- Churches and faith organisations
- Primary Care Trusts

On admission a multi-skilled support worker is allocated to the service user and they jointly develop a Personal Development and Support Plan that focuses on the following core areas:

- Health & Wellbeing
- Education
- Employability Skills
- Life Skills
- Suitability to secure a future tenancy for own accommodation

Within these areas any issues that can in themselves create social barriers such as dependency, mental health, anti-social behavior or disability are assessed and action taken to address these by way of internal key-work and specialised support providers. This action planning is a two-way process between the client and the Key-worker and relies upon the building of an excellent professional relationship. Programmes and activities are devised to meet each individual's personal need and a progression plan (Outcomes Star) is plotted and regularly updated to highlight the identified life goals that have been achieved.

In August 2007 the YMCAW moved into a new purpose-built property, built on the site of the former building. The new project was developed by way of a partnership arrangement between YMCAW and Cosmopolitan Housing Association (who have since been absorbed by Sanctuary Group [SG]). The scheme ownership is jointly split 68% Housing (SG) and 32% Community (YMCAW) with ownership of the entire complex moving to YMCAW in 2037.

YMCA Wirral has been a key community organisation for 147 years and today is a key player and partner within the voluntary sector of Wirral. The organisation continues to develop innovative services to meet the needs of its service users and continues to strive for efficiency savings in a number of areas of its operations.

YMCAW is fortunate to have a range of modern accommodation and facilities that reflect the key elements of excellence in modern day supported accommodation. All 56 bedrooms have en-suite shower, washing and wc facilities that are specifically designed to give a sense of individuality, security and comfort with access to in-house recreational, training and personal development tutoring and mentoring that is structured to meet the needs of each individual client. The aims of this service provision are two-fold - one to reduce those caught in the "revolving door of homelessness" and two to ensure that individuals have a stronger chance of gaining sustainable accommodation, employment outcomes and access to further education.

YMCAW has a range of specially furnished and well-equipped rooms that create the best ambience for relaxed participation or observation in training and acquiring new knowledge and skills. These air-conditioned rooms are furnished with audio visual technology and facilities, lap top computers and fully comply with the needs of less-abled persons. The scope of courses available range from employability skills, catering and hospitality, customer service and care, marine industries, retailing, drug awareness. As a community resource the rooms and facilities are available at discounted or pro-bono rates. Training courses at the YMCAW aim to develop a wide variety of important personal real-life skills such as:

- Employability skills
- Team Working
- Confidence building
- Good neighbouring skills
- Social Responsibility
- Peer Support and Mentoring
- Confidence Building
- Numeracy and Literacy Skills
- Improving Self-Esteem
- Understanding Safety Issues
- Greater Understanding of others Needs
- Effective Communication
- Leadership
- Environmental Issues
-

Revenue streams come via a variety of sources:

- Supporting People Contract
- Housing Benefit
- Income from Training activities and boats
- Revenues from external YMCAW Housing Projects
- Charitable Donations
- Capital Grants for one off items of equipment or furniture

YMCAW has for a long-time used waterways-based activities as a therapeutic escape for service users to assist in developing team spirit, better communications and self-esteem and breaking down potential barriers in the working relationships with its clients. The boats have proved highly popular and their introduction has led to them being used in partnership with a number of organisations and charities, including primary and senior schools, Spider Project, Merseyside Police, further enhancing collaborative work and reputation. YMCAW have forged links with a number of key stakeholders and the boats and their associated training programmes for service users have won a number of awards.

Training continues to be a strong feature of much of YMCAW's service delivery. The training encompasses skills training, personal safety and what is expected of individuals whilst on-board. All who have taken part in the programmes have learned a huge amount not only about themselves and their capability to learn new skills but also have shown a marked improvement in their wellbeing and motivation to progress to better things.

In 2021 YMCAW gained funding to develop what has become a very successful triage service to street homeless persons. This year-round provision provides a high standard of accommodation to up to 5 persons at any one time and works in conjunction with Wirral MBC Housing Options Team.

Supported Housing - success and challenges
Homeless persons can access accommodation at YMCAW via a number of routes but all require initial referral via the Wirral MBC Housing Options Team. The Merseyside wide Mainstay programme matches suitable accommodation to clients' needs and once accommodated they can access a range of services that aim to address many social issues that include isolation from friendly and caring faces and structured holistic services and support.

Housing benefit covers a large proportion of the cost of staying at the project, with residents paying a small personal charge for their meals, light and heat costs.

To meet the needs of clients and ease "bed-blocking" YMCAW have invested in two 3 bed-roomed "move-on" properties, and one lease/managed house which are now let on a shared tenancy basis to former clients of the YMCA. Additional move-on accommodation is also provided with a 7-bedroom property, which is staffed 24 hours a day and used as extra move-on low level need supported accommodation.

YMCAW continues to work closely with agencies dealing with substance misuse, alcohol and mental health. Thanks to dedicated clinical professionals, service users have fast access to their specialist skills to address their more complex underlying issues, whilst the YMCAW staff team deliver structured key work and inspirational project work that engages clients in life-skills, sports and healthy lifestyles and welfare rights.

The project also has a WMBC contract to deliver a seven day a week Controlled Drinking Environment (CDE) which has made a significant impact in reducing street drinking in the town centre area. Our highly successful CDE has delivered some outstanding results supporting and helping those with alcohol dependency. For some the results have been life changing - either partial or total abstinence of alcohol and also drugs, dramatically improved health and well-being, reconciliation with families and loved ones, returning to independent lifestyles.

During the period of this report, much effort has gone into raising awareness and marketing the organisation and the facilities and services on offer from its new building and in so doing the charity achieves its charitable objectives and continuing public benefit contribution.

In July 2019, Wirral Borough Council in partnership with YMCA Wirral were successful in its bid for a Rough Sleeper initiative programme funding which was made available through Ministry of Housing, Communities and Local Government (MHCLG)

The bid proposed various interventions that would assist in reducing the number of rough sleepers in Wirral. A further key element of the Assertive Outreach service will be to develop and maintain close links with the Council's Housing Options Team, Private and Social Landlords. The aim is to ensure there is a range of longer-term, permanent housing options that can be offered to rough sleepers, to ensure that intelligence regarding new and entrenched rough sleepers of those on the streets have access to appropriate emergency accommodation

Training
During 2022-2023 the charity continued to offer training and develop standards of excellence in the delivery of training that focuses on the development of individuals personal skills.

All YMCAW courses are carefully tailored to meet the wide range of learning levels and issues that confront clients and literacy and numeracy training is "softly" embedded into the programmes. Training is broken down into easy to understand highly interactive sessions that both inspire and interest the learners.

Controlled Drinking Environment – Alcohol Awareness Hub
The YMCA Wirral Alcohol Awareness Hub offers service users from the established YMCA accommodation along with, Night Triage Service and RSI Rough Sleepers, a safe place to drink indoors in a supervised and controlled, but friendly and supportive environment which is more dignified and far less detrimental to them drinking on the street.

The CDE works in collaboration with a number of external agencies and CDE service users are actively encouraged to engage with the key partners – CGL Drug and Alcohol Service, Local Addiction Support Groups, and both our Mental Health Practitioner, and Clinical Nurse for Hostel/ Homelessness.

The provision has been a refuge and valuable intervention for many services users to use and also formed a useful pathway to treatment through CGL and other external service providers. It has been a vital part of positive engagement for chronic drinkers entering both detoxification and rehabilitation. Additionally, it has helped reduce visible street drinking, litter and anti-social linked behaviour in the Birkenhead Town Centre area and has been praised by local senior Police Officers as having significantly reduced alcohol fuelled criminality and anti-social behaviour.

Emergency bedspace Triage and In-Reach Service
In March 2021, thanks to funding from MHC&LG and WMBC funding, YMCA Wirral opened a new service that offered enhanced standards of overnight accommodation for those in crisis finding themselves on the streets and with no-where to go.

Five en-suite bedrooms are grouped around a communal kitchen (one of the rooms is specially adapted for less abled persons). The rooms are furnished to a high standard and offer comfortable safe surroundings as a short-term measure until more appropriate accommodation can be found. A dedicated In-reach worker and direct links into WMBC Housing Options Team and the RSI Team ensure that a seamless wrap around support is offered to those accessing this service.

24 Hour On Call Service
The RSI Team works between the hours of 6.00pm and 2.00am, and outside of these hours anyone in crisis can access help and support by using the dedicated support helpline for help and assistance.

North Road Supported Living Project
This emergency accommodation scheme is designed to meet the needs of service users who require urgent accommodation at very short notice with low to medium level support needs.
It has proven to be an excellent intervention and progression towards individuals achieving a fully independent lifestyle, free from barriers that prevent them from achieving their life goals and ambitions.
The scheme enables former residents who have stayed at YMCA Wirral or on occasions individuals needing "short term emergency accommodation" for whom hostel type accommodation would not be appropriate.

Volunteering
Whilst the organisation sees volunteering as a key opportunity for many, there has been a marked downturn in volunteers since Covid. Despite the current low numbers, volunteering remains a key YMCAW offer, helping volunteers build up their skills and knowledge and helping them develop employability skills. As mentioned previously high importance is placed on the value of partnerships and collaborative activities.

Quality
The Charity places high importance upon its quality systems and has successfully gained the quality charter-marks of ISO 9001 Business Management Systems and ISO 14001 Environmental Management Systems and has since been accredited with OHSAS 45001 also. YMCA Wirral is also recognized as an Investor in people and has achieved Customer Service Excellence.

The challenges of the last 12 months

Like many organisations across the country, YMCA Wirral is seeing the consequences of the cost-of-living crisis and its impacts on the people and communities we serve. Charities have always been at the forefront of dealing with the early impacts of economic and societal shifts. There are indirect impacts on charities' bottom lines, like potential cuts to corporate donations or trusts and foundations reducing their grant-making capacity. Inflationary pressures were already hitting our sector in the second half of 2022, but while many charities were experiencing falling income and rising operating costs, YMCA Wirral is in a good financial and stable business situation, however energy costs the risk of cuts in funding remain a concern for the foreseeable future.

The fiscal event in late 2022 led to cuts across department budgets as a reaction to increased recessionary pressures on the public purse. With this in mind, the value of contracts could decrease as a result, and all at a time when we are seeing increasing demand for our services from an increasingly complex client group, for less funding. In addition, the types of contracts we hold are not adjusted for inflation which adds to business planning and strategic planning. Inflationary pressures are also having an impact reducing charitable giving. Another challenge is the fact that fewer people are giving to charity and this is being exacerbated by the squeezes on many people's household budgets. The organisation continues to pay down its borrowings, be aware of cyber threats and invest in the right resources for its future operations.

Among the numerous key issues that YMCA Wirral is considering are increasing financial resilience and sustainability, managing costs, reducing waste and the potential of renewable energy sources, embracing the social economy and partnerships, and increasing engagement with donors.

Many of the people we support do not have someone they can rely on in their lives or a secure place to call home. They often lack a routine or structure as they try and find their way in life. All our work is developed and delivered with these people in mind. The resilience we have sought to build within our staff team is part of the YMCA Wirral mindset – a firm conviction to believe in ourselves and our ability to adapt and deliver head on, whatever the situation. Compared to many others, we are still a small charity, but by working on our growth and developing our own self-belief as a team, we have created additional organisational resilience. Nowadays, our supported housing skills meet the increasing demands of our client group.

Many new measures are being adopted to improve operational work outputs to meet these challenges. YMCA Wirral is continually looking at ways it can meet its stakeholders needs and priorities. Our Alcohol Hub, has been reconfigured and located in our attractive green space garden areas, offering innovative support, and practical help. Our Rough Sleeper Initiative continues to provide rapid responses to those in the greatest need who find themselves living on the streets. The economic situation has led to many new pressures on people and many in society today are living in poverty. This has also happened at a time when we are seeing an increasing number of service users presenting who have extremely serious unmet mental health needs and lengthy waiting lists to access specialist services.

The wellbeing of everyone YMCA Wirral comes into contact with has been central to our work and our local responses and many achievements and successes in the period of this report.

Financial review

Financial position

The charity's income increased from £1,932,403 to £2,006,457 during the year. The surplus for the year was £108,877 compared to a surplus of £76,793 in the previous year.

Net assets for the year were £2,008,078 (2022: £1,899,201). Cash reserves were £351,650 (2022: £465,059) after repaying £23,644 against the Future Builders England property loan and £127,985 against CHA Building Finance lease.

Reserves policy

The reserves policy is based on free reserves equal to three months hostel and administration operating costs which are approximately £260,000. Currently our free reserves are £376,178 (2022: £297,874). Unrestricted cash reserves were £301,167 (2022: £446,029).

Financial risk management objectives and policies
The charity uses various financial instruments including loans, cash and various items, such as operating debtors and operating creditors that arise directly from its charitable operations. The main purposes of these financial instruments are to raise finance for the charity's operations.

The existence of these financial instruments exposes the charity to a number of financial risks, which are described in more detail below. The policies have remained unchanged from previous years.

Liquidity risk
The charity seeks to manage financial risk by ensuring sufficient liquidity is available to meet the foreseeable needs and to invest cash assets safely and profitably. Short-term flexibility if required is achieved by overdraft facilities.

Market risk
Market risk encompasses for the charity mainly price risk. The charity's policies for managing fair value interest rate risk are considered along with those for managing cash flow interest rate risk and are set out in the subsection entitled "interest rate risk" below.

Interest rate risk
The charity finances its operations through a mixture of unrestricted funds and bank borrowings. In 2006, the charity entered into an agreement with Future Builders England (now known as The Social Investment Business) to borrow funds to complete the new BYMCA building, occupied since August 2007. The rate of interest on this loan is fixed at 3% over base over a three year term which concluded in October 2013, but has since been extended.

Credit risk
The charity's principal financial assets are cash and operating debtors. The risk associated with cash is limited. The principal credit risk arises therefore from its operating debtors.

In order to manage credit risk the Trustees, under the direction and advice of their Senior Management, set limits for customers based on a combination of payment history and third party credit references. Credit limits are reviewed by the deputy chief executive on a regular basis in conjunction with debt ageing and collection history.

Plans for the future
Throughout the whole time a client resides at the YMCAW, they are offered support, training and opportunities for personal development to ensure that they gain the maximum help to enable them to move on into sustainable independent lifestyles and realistic employment opportunities and all delivered within the permitted length of stay as required by Supporting People contract.

The organisations night-time safe refuge, continues to support "Street-homeless" persons and this work reflects the YMCAW's commitment to its client groups and those in crisis. During 2022/23 over 1,870 bed night spaces were provided to "street homeless" persons with a Wirral connection, to 315 individuals.

In the current economic climate the future remains a challenging one and YMCAW remains ever mindful of the need to demonstrate clear outcomes, meet targets and offer best value to all stakeholders and to the local community.

Going concern
The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason the charity continues to adopt the going concern basis in preparing the financial statements.

Structure, governance and management

Governing document

The charity is a charitable company limited by guarantee incorporated in England on 28 August 1990 and is established under a Memorandum of Association which sets out its objectives and powers and is governed by its Articles of Association.

There are no activities outside England.

The charity is managed by a Board of Trustees whose members are the directors for the purposes of company law and Charity Trustees for the purposes of charity law.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr V Hessey	
Mr M Huston	
Mr R Leslie	
Ms S Nicholas	
Mr E Decorte	
Ms C Williams	(Resigned 20 July 2022)
Mr K Greenop	
Councillor A C Hodson	
Rev. Dr S G Gitonga	(Resigned 20 July 2022)
Mr P Hanson	(Appointed 24 November 2022)

Recruitment and appointment of new trustees

Trustees are recruited by way of public advertisements, verbal recommendations or offers from key interested individuals who wish to be considered for Board membership. Such people are considered in respect of their skills, experience and capabilities and represent a cross section of professional and lay people representing public, private, voluntary, community and faith sectors. After formal invitation to attend a number of meetings as "observers" the process of formal acceptance takes place and is noted at the charity's Annual General Meeting (AGM). All new Trustees are registered at Companies House.

Organisational structure

The charity is governed by a Board of Trustees with a maximum of 12 Trustees appointed at any given time. The Trustees normally meet 6 times per year as a full committee and at specified periods throughout the year as sub-committees. There are currently three sub-committees representing key areas of operation covering Finance & Audit, Human Resources and Residential & Community. The Trustees in attendance at both full and sub-committee meetings have full voting powers whilst staff members attend in a non-voting capacity.

The sub-committees act with the authority of the Main Board, working to clear terms of reference, membership criteria and meeting procedures as detailed in the charity's Articles of Association. Each committee has responsibility to report to the Board and to seek approval of the full Board for key decisions. Implicit on each meeting agenda are key items of discussion, which include health and safety, equal opportunities, risk management and declarations of interest.

The trustees delegate the day to day running of the charity to the chief executive, Nigel Hughes and deputy chief executive, Jackie Miles. Regular meetings are held to ensure that the charity's objectives continue to be met, including the review of monthly financial reports which are compared and monitored against the annual budgets.

Induction and training of new trustees
The Trustees induction procedure includes training in relation to governance, the role of a Trustee and their responsibilities and any other matters that support their role.

The current Trustees bring a diverse range of skills, from wide-ranging backgrounds that include Housing, Business, Drugs Support, Banking, Medicine, Legal Services and Youth & Community work. A recruitment drive successfully brought additional new Trustees to the Board who will stand for formal election at this year's AGM.

Key management remuneration
The trustees consider the senior management team comprise the key personnel of the charity in charge of controlling, running and operating the charity on a day to day basis.

The pay of the senior staff is reviewed annually and normally increased to the same extent as the rest of the staff. All the directors give all of their time freely and no director received remuneration in the year.

Disclosure of information to auditor
Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

Susan Nicholas

Ms S Nicholas
Trustee
Dated: 30 November 2023

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also the directors of Birkenhead Young Men's Christian Association for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Opinion

We have audited the financial statements of Birkenhead Young Men's Christian Association (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, employment, food hygiene and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management team and inspecting legal correspondence; and identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management team as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC and relevant regulators.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Helen Furlong FCCA (Senior Statutory Auditor)
for and on behalf of Xeinadin Audit Limited

Statutory Auditor

30.11.23

2 Hilliards Court
Chester Business Park
Chester
Cheshire
CH4 9QP

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income and endowments from:							
Donations and legacies	3	26,330	-	26,330	22,615	18,066	40,681
Charitable activities	4	1,717,807	251,807	1,969,614	1,601,268	286,134	1,887,402
Investments	5	938	-	938	395	-	395
Other income	6	9,575	-	9,575	3,925	-	3,925
Total income		1,754,650	251,807	2,006,457	1,628,203	304,200	1,932,403
Charitable activities	7	1,639,879	257,701	1,897,580	1,545,518	310,092	1,855,610
Net income/(expenditure)		114,771	(5,894)	108,877	82,685	(5,892)	76,793
Transfers between funds		-	-	-	100,000	(100,000)	-
Net movement in funds		114,771	(5,894)	108,877	182,685	(105,892)	76,793
Reconciliation of funds:							
Fund balances at 1 April 2022		1,652,428	246,773	1,899,201	1,469,743	352,665	1,822,408
Fund balances at 31 March 2023		1,767,199	240,879	2,008,078	1,652,428	246,773	1,899,201

All income and expenditure derive from continuing activities.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	12		3,992,047		4,113,103
Current assets					
Stocks	13	4,290		3,694	
Debtors	14	191,621		96,663	
Cash at bank and in hand		351,650		465,059	
		547,561		565,416	
Creditors: amounts falling due within one year	17	(322,630)		(417,498)	
Net current assets			224,931		147,918
Total assets less current liabilities			4,216,978		4,261,021
Creditors: amounts falling due after more than one year	18		(2,208,900)		(2,361,820)
Net assets			2,008,078		1,899,201
Income funds					
Restricted funds	20		240,879		246,773
Unrestricted funds			1,767,199		1,652,428
			2,008,078		1,899,201

The financial statements were approved by the Trustees on 30 November 2023

Susan Nicholas

Ms S Nicholas
Trustee

Company Registration No. 02534811

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from operations	25		46,049		230,136
Investing activities					
Purchase of tangible fixed assets		(14,172)		(96,045)	
Proceeds from disposal of tangible fixed assets		5,405		471	
Investment income received		938		395	
Net cash used in investing activities			(7,829)		(95,179)
Financing activities					
Repayment of borrowings		(23,644)		(24,195)	
Payment of obligations under finance leases		(127,985)		(124,831)	
Net cash used in financing activities			(151,629)		(149,026)
Net decrease in cash and cash equivalents			(113,409)		(14,069)
Cash and cash equivalents at beginning of year			465,059		479,128
Cash and cash equivalents at end of year			351,650		465,059

1 Accounting policies

Charity information

Birkenhead Young Men's Christian Association is a private company limited by guarantee incorporated in England and Wales. The registered office is 56 Whetstone Lane, Birkenhead, Wirral, Merseyside, CH41 2TJ. In the event of a winding up, the liability in respect of the guarantee is limited to £1 per member.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1 Accounting policies **(Continued)**

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from charitable activities includes income received under contract or where entitlement to the grant funding is subject to performance conditions. Income is recognised in the Statement of Financial Activities when the related services have been provided, income in advance of those services being provided is deferred.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs are those that that assist the work of the charity but are not directly attributable to the charitable activities. Support costs include office costs, administrative payroll costs and governance costs which support the charity's activities. Where the support costs cannot be attributable to a direct activity they have been allocated to the costs of raising funds and charitable activities on a pro-rata basis.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Assets costing £500 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Fixtures and fittings	33% & 20% on cost
Motor vehicles	25% on cost
Boat	10% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.14 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Rentals payable under operating leases, including any lease incentives received, are charged to income on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2023	2022	2022	2022
	£	£	£	£
Donations and gifts	26,330	16,698	-	16,698
Grants receivable	-	5,917	18,066	23,983
	26,330	22,615	18,066	40,681

4 Charitable activities

	Charitable Services for the Community 2023 £	Charitable Services for the Community 2022 £
Hostel & related income	1,664,521	1,518,383
Grants	305,093	369,019
	1,969,614	1,887,402
Analysis by fund		
Unrestricted funds	1,717,807	1,601,268
Restricted funds	251,807	286,134
	1,969,614	1,887,402
Performance related grants		
Alcohol Project Grant	48,542	46,560
Assertive Outreach	144,556	169,376
Triage	52,865	57,751
Lottery Triage	-	4,088
Lotto Make Do & Mend	538	-
Covid-19 Grants	49,836	82,885
Sport England	-	1,150
National Lottery Bike project	-	2,579
Social Science Group	-	3,630
Acc. Liverpool Foundation	-	1,000
One Wirral Digital	2,348	-
Warm Welcome Morrisons (Warm Hub)	89	-
Arnold Clark - Cookery	812	-
Get A Move On	2,058	-
Y Cruise Grant	3,450	-
	305,093	369,019

5 Investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	938	395

6 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Other income	9,575	3,925

7 Charitable activities

	Charitable Services for the Community 2023 £	Charitable Services for the Community 2022 £
Staff costs	988,034	916,176
Depreciation and impairment	129,822	125,786
Rent,rates & water	54,540	76,790
Heat & light	59,301	54,189
Insurance	24,521	8,566
Advertising & printing postage & stationery	14,194	20,718
Computers & phone	21,523	27,657
Motor & travel	7,831	8,292
Other costs	88,805	80,195
Repairs & maintenance	91,423	98,697
Fees & subscriptions	10,802	11,401
Other staff costs	6,411	8,909
Hospitality	5,120	8,384
Hostel catering	60,555	40,971
Residents benefits & outings	13,230	3,673
Projects expenditure	73,423	113,453
Profit/loss on fixed asset disposals	1,405	471
	1,650,940	1,604,328
Share of support costs (see note 8)	224,718	232,157
Share of governance costs (see note 8)	21,922	19,125
	1,897,580	1,855,610
Analysis by fund		
Unrestricted funds	1,639,879	1,545,518
Restricted funds	257,701	310,092
	1,897,580	1,855,610

8 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Staff costs	96,082	-	96,082	90,284	-	90,284
Bank charges	1,248	-	1,248	2,658	-	2,658
Loan & finance lease interest	130,257	-	130,257	121,013	-	121,013
Legal & professional fees	(2,869)	-	(2,869)	18,202	-	18,202
Audit fees	-	6,000	6,000	-	6,000	6,000
Accountancy fees	-	15,450	15,450	-	12,525	12,525
Trustees expenses	-	472	472	-	600	600
	224,718	21,922	246,640	232,157	19,125	251,282
Analysed between						
Charitable activities	224,718	21,922	246,640	232,157	19,125	251,282

9 Trustees

During the year trustees expenses of £472 were incurred (2022: £600).

The charitable company has incurred a cost of £1,296 (2022: £1,296) in providing indemnity insurance to the trustees. The insurance covers protection for the charity from loss arising from the neglect or defaults of its trustees, employees or agents, and to indemnify the trustee against the consequences of any neglect or default on their part.

10 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Project staff	20	18
Managment & administration	5	7
Support staff	19	19
Total	44	44

10 Employees (Continued)

Employment costs	2023 £	2022 £
Wages and salaries	989,295	927,006
Social security costs	64,788	56,718
Other pension costs	30,033	22,736
	1,084,116	1,006,460

The key management personnel of the charity comprise the Chief Executive, the Deputy Chief Executive and Senior Support Manager whose employee benefits total £172,454 (2022: £158,531).

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2023 Number	2022 Number
60,001 - 70,000	1	-

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Motor vehicles	Boat	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2022	4,137,743	245,890	43,184	120,163	4,546,980
Additions	6,550	7,622	-	-	14,172
Disposals	(6,055)	(4,101)	(11,260)	-	(21,416)
At 31 March 2023	4,138,238	249,411	31,924	120,163	4,539,736
Depreciation and impairment					
At 1 April 2022	124,504	197,257	31,341	80,775	433,877
Depreciation charged in the year	110,534	15,173	4,068	48	129,823
Eliminated in respect of disposals	(650)	(4,101)	(11,260)	-	(16,011)
At 31 March 2023	234,388	208,329	24,149	80,823	547,689
Carrying amount					
At 31 March 2023	3,903,850	41,082	7,775	39,340	3,992,047
At 31 March 2022	4,013,240	48,632	11,843	39,388	4,113,103

12 Tangible fixed assets (Continued)

The net carrying value of tangible fixed assets includes the following in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £89,244 (2022 - £89,244)

	2023	2022
	£	£
Freehold property	3,071,512	3,160,756

56 Whetstone Lane property was revalued to its market value as at 31 March 2021 by Thomson & Associates who are independent chartered surveyors.

At 31 March 2023, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been £2,963,165 (2022: £3,075,256).

13 Stocks

	2023	2022
	£	£
Finished goods and goods for resale	4,290	3,694

14 Debtors

	2023	2022
Amounts falling due within one year:	£	£
Trade debtors	16,674	4,371
Other debtors	1,932	3,164
Prepayments and accrued income	173,015	89,128
	191,621	96,663

15 Loans and overdrafts

	2023	2022
	£	£
Other loans	150,504	174,148
Payable within one year	23,262	21,971
Payable after one year	127,242	152,177
Amounts included above which fall due after five years:		
Payable by instalments	50,335	40,694

The loan from Future Builders England (FBE) is secured against the charity's freehold property. The current interest is 6.25% (3% over base) and the loan is repayable over 25 years from October 2007, however due to the recent rise in interest rates a decision was made to repay the loan in full. This was done on 2 October 2023.

16 Finance lease commitments

Future minimum lease payments due under finance leases:

	2023	2022
	£	£
Within one year	127,985	127,985
Within two and five years	545,103	545,103
In over five years	1,536,555	1,664,540
	2,209,643	2,337,628

17 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Obligations under finance leases	16	127,985	127,985
Other loans	15	23,262	21,971
Other taxation and social security		21,101	20,068
Deferred income	19	50,483	19,030
Trade creditors		72,093	125,767
Pension control		4,376	3,767
Other creditors		2,623	2,271
Accruals and deferred income		20,707	96,639
		322,630	417,498

18 Creditors: amounts falling due after more than one year

	Notes	2023 £	2022 £
Obligations under finance leases	16	2,081,658	2,209,643
Other loans	15	127,242	152,177
		2,208,900	2,361,820

19 Deferred income

	2023 £	2022 £
Arising from Performance related grants	50,483	19,030

Deferred income is included in the financial statements as follows:

	2023 £	2022 £
Deferred income is included within:		
Current liabilities	50,483	19,030
Movements in the year:		
Deferred income at 1 April 2022	19,030	103,831
Released from previous periods	44,984	122,491
Resources deferred in the year	(13,531)	(207,292)
Deferred income at 31 March 2023	50,483	19,030

20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Boat Fund	37,915	-	-	-	37,915
Property Development Fund	208,858	-	(5,894)	-	202,964
WBC - Alcohol Project	-	48,542	(48,542)	-	-
WBC - Assertive Outreach	-	144,556	(144,556)	-	-
Triage	-	52,865	(52,865)	-	-
National Lottety - Bike Project	-	538	(538)	-	-
One Wirral Digital	-	2,348	(2,348)	-	-
Warm Welcome Morrisons (warm hub)	-	89	(89)	-	-
Arnold Clarke - cookery	-	812	(812)	-	-
Get a move on	-	2,058	(2,058)	-	-
	246,773	251,808	(257,702)	-	240,879

Previous year:	At 1 April 2021	Incoming resources	Resources expended	Transfers	At 31 March 2022
	£	£	£	£	£
Boat Fund	37,915	-	-	-	37,915
Property Development Fund	214,750	-	(5,892)	-	208,858
WBC - Alcohol Project	-	46,560	(46,560)	-	-
WBC - Assertive Outreach	-	169,376	(169,376)	-	-
Triage	-	61,839	(61,839)	-	-
Social Science Grant	-	6,430	(6,430)	-	-
National Lottety - Bike Project	-	2,579	(2,579)	-	-
Sport England - Y Get Active	-	1,150	(1,150)	-	-
WWI Heritage Grant	-	4,859	(4,859)	-	-
Acc. Liverpool Foundation	-	1,000	(1,000)	-	-
Arnold Clark	-	1,000	(1,000)	-	-
Wirral Together Fund	-	500	(500)	-	-
Steel Charitable Trust	-	5,370	(5,370)	-	-
Morrisons Foundation	-	3,537	(3,537)	-	-
Care Fund	100,000	-	-	(100,000)	-
	352,665	304,200	(310,092)	(100,000)	246,773

20 Restricted funds **(Continued)**

The Boat Fund represents grant funding received for the purchase of boats to be used on specific chartable activities within the wider objects of the charity.

The Property Development Fund is for the development of the Whetstone Lane site, which was opened in September 2007. Funds have been classified as restricted as the charity is required to fulfil certain conditions from each of the respective funding bodies for varying time periods following the initial purchase and the assets are required to be used for specific purposes within the wider objects of the charity.

Alcohol project - To provide a safe supervised space for dependant drinkers to control and reduce their alcohol consumption and to participate in a safe social space.

Assertive Outreach - Outreach service to provide outreach work across Wirral to identify and contact Rough Sleepers to actively encourage them to move into appropriate accommodation.

Triage - in-reach work within the organisation triage assessment beds for those who temporally been placed in triage to actively support in personalised support plans to assist moving into more appropriate short or long-term accommodation.

National Lottery Bike Project- Project to provide clients with the skills to repair and maintain their own bikes.

One Wirral Digital- Project to provide clients with basic IT skills, help to access property pool & U/ C Journals & wellbeing apps.

Warm Welcome Morrisons- Warm hub for residents living in local area- open every Wednesday from (Jan-March).

Arnold Clark- 20 Slow cooking sessions for clients in North Road- teaching budgeting, meal planning & affordable cooking.

Get a Move on- Life skills sessions for all clients including- Home skills, Healthy relationships & self care.

WW1 Heritage Grant- Project to explore YMCA Wirrals contribution to support the soldiers and community in WW1.

Acc Liverpool Foundation- Cookery sessions to improve clients literacy and numeracy skills.

Steel Charitable Trust- funding to refurbish the emergency triage area.

21 Unrestricted funds - Charity

	Balance at 1 April 2022	Incoming resources	Resources expended	Movement in funds Transfers	Revaluation gains/losses	Balance at 31 March 2023
	£	£	£	£	£	£
General unrestricted funds	1,652,428	1,754,650	(1,639,879)	-	-	1,767,199
	1,652,428	1,754,650	(1,639,879)	-	-	1,767,199

Comparative information in respect of the preceding year is as follows:

	Balance at 1 April 2021	Incoming resources	Resources expended	Movement in funds Transfers	Revaluation gains/losses	Balance at 31 March 2022
	£	£	£	£	£	£
General unrestricted funds	1,469,743	1,628,203	(1,545,518)	100,000	-	1,652,428
	1,469,743	1,628,203	1,545,518	100,000	-	1,652,428

22 Analysis of net assets between funds

	Unrestricted 2023	Restricted 2023	Total 2023	Unrestricted 2022	Restricted 2022	Total 2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Tangible assets	3,751,168	240,879	3,992,047	3,866,330	246,773	4,113,103
Current assets/(liabilities)	224,931	-	224,931	147,918	-	147,918
Long term liabilities	(2,208,900)	-	(2,208,900)	(2,361,820)	-	(2,361,820)
	1,767,199	240,879	2,008,078	1,652,428	246,773	1,899,201

23 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023	2022
	£	£
Within one year	16,594	15,790
Between two and five years	9,636	24,790
	26,230	40,580

23 Operating lease commitments (Continued)

24 Related party transactions

On 1 April 2019 the charity entered into a 5 year lease on a residential property with CCH Properties Limited. During the year under review the charity paid an annual rent of £5,100 (2022: £5,100), agreed as being a 15% discount to the market rent for the property. Mr M Huston, a trustee of the charity, is a minority shareholder in CCH Properties Limited.

25 Cash generated from operations

	2023	2022
	£	£
Surplus for the year	108,878	76,793
Adjustments for:		
Investment income recognised in statement of financial activities	(938)	(395)
Depreciation and impairment of tangible fixed assets	129,822	125,786
Movements in working capital:		
(Increase)/decrease in stocks	(596)	209
(Increase)/decrease in debtors	(94,958)	51,792
(Decrease)/increase in creditors	(127,612)	60,752
Increase/(decrease) in deferred income	31,453	(84,801)
Cash generated from operations	46,049	230,136

26 Analysis of changes in net (debt)/funds

	At 1 April 2022	Cash flows	At 31 March 2023
	£	£	£
Cash at bank and in hand	465,059	(113,409)	351,650
Loans falling due within one year	(21,971)	(1,291)	(23,262)
Loans falling due after more than one year	(152,177)	24,935	(127,242)
Obligations under finance leases	(2,337,628)	127,985	(2,209,643)
	(2,046,717)	38,220	(2,008,497)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

England & Wales - Charity number 1000601

Accounts

Charity registration number 1000601

Company registration number 02534811 (England and Wales)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr V Hessey Mr M Huston Mr R Leslie Ms S Nicholas Mr E Decorte Mr K Greenop Councillor A C Hodson
Charity number	1000601
Company number	02534811
Registered office	56 Whetstone Lane Birkenhead Wirral Merseyside CH41 2TJ
Auditor	Xeinadin Audit Limited 2 Hilliards Court Chester Business Park Chester Cheshire CH4 9QP
Bankers	HSBC 31 The Pyramids Grange Road Birkenhead Wirral Merseyside CH41 2ZL

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

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BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities
The charity's Mission remains:

"Helping to build positive futures and overcome barriers for people of all ages"

YMCAW examines its strategy and revisits each year its core charitable goals and objectives, set against the benchmarks of good practice, best value and legislative compliance and in keeping with its financial resources.

In practical terms, the contribution to public benefit of YMCAW is summarised as:

1. The provision of supported housing for homeless people, many of whom present with a range of complex health and mental health issues and addictions;

2. Training and other support services to aid residents to progress towards "move-on" to a permanent residence, employment and independent living within a defined timescale;

3. Additional services to young people and the wider community in the locality.

The review below looks at the success of each key activity and the benefits the charity has brought to those groups of people we are set up to help and support. The review also helps us ensure our aim, objectives and activities remain focused on our stated charitable objective. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives determined for the charity.

All objectives and activities fall within the legal remit of the charity and are defined in detail in the company's Memorandum and Articles of Association.

Environmental policy
The charity operates a policy which defines the manner and processes linked to energy efficiency and waste control and environmental issues. In November 2009 the Charity successfully gained the business standards of excellence awards - ISO 9001 Business Management Systems and ISO 14001 Environmental Management Systems and has since been accredited with ISO 45001 also.

Diversity policy

The Birkenhead Young Men's Christian Association (BYMCA) believes that excellence will be achieved through recognising the value of every individual by creating an environment that respects the diversity of staff, residents and learners and enables them to achieve their full potential, to contribute fully, and to derive maximum benefit and enjoyment from their involvement of the life of the BYMCA.

To this end, the BYMCA acknowledges the following basic rights for all members and prospective members of this community:

- to be treated with respect and dignity;
- to be treated fairly with regard to all procedures, assessments and choices;
- to receive encouragement to reach their full potential.

These rights carry with them responsibilities and the BYMCA requires all members of the community to recognise these rights and to act in accordance with them in all dealings with fellow staff, resident's, learners and members of the BYMCA. In addition, the BYMCA will comply with all relevant legislation and good practice.

No individual will be unjustifiably discriminated against. This includes but not exclusively, on the basis of gender, race, nationality, ethnic or national origin, religious or political beliefs, disability, marital status, social background, family circumstance, sexual orientation, gender reassignment, spent criminal convictions, age or for any other reason.

Achievements and performance

Charitable activities

Birkenhead YMCA t/a YMCA Wirral (YMCAW) is a Registered Charity and is committed to providing a range of high-quality supported housing and life skills programmes that engage and inspire disadvantaged individuals in their life journey towards meaningful and sustainable independence.

The voluntary sector provides a range of services that support people in a number of different ways. All registered charitable organisations such as YMCAW are part of the voluntary sector, which is predominantly driven by community need.

On Wirral, the voluntary sector is made up of a variety of organisations that provide a wide range of services to the community such as advice & guidance, housing; social care, advocacy and many more community led and informed services.

Although not a Registered Provider, YMCAW sits amongst RP's and other Housing Services as an additional charitable housing resource.

YMCAW provides on behalf of these partners specialist supported housing services for homeless people, using skilled staff that are trained to manage people presenting with a variety of social and personal problems. Management Agreements are currently in place with two local RPs; Sanctuary Group and One Vision. YMCAW has a Supporting People contract issued by Wirral Metropolitan Borough Council (WMBC) to manage and support homeless male and females over 18 years of age and presenting for emergency accommodation and resettlement. The contract called for the organisation to implement a 'Psychologically Informed Environment' (PIE) across the organisation and focus on Trauma informed Care support.

At first glance PIE may sound complicated, but the principle of it is actually relatively simple: at its most basic, PIE is a particular approach to the development, delivery and evaluation of our services. Good Practice suggests that staff trained within this psychological framework work more efficiently with clients experiencing complex trauma, helping them to better understand their behaviour, take responsibility for themselves and develop positive relationships. This in turn helps our clients move away from rough sleeping. Essentially, PIE provides psychological safety and security for our clients. One of the prominent reasons young people end up homeless is because of the breakdown of family relationships – this particular approach aims to help them rebuild those damaged connections. Because of this, it's a strategy that's being adopted more and more across the whole homelessness sector.

Relationships are at the heart of how YMCAW operates. The relationship between our multi-skilled key workers and the people that access our services is particularly important, so therefore our framework for PIE will focus on this aspect of the business in particular.

While it's vital for our vulnerable people to understand why they feel certain ways and have the tools to be able to process and control those feelings, it's also essential that YMCAW staff are be able to recognise and describe their needs in psychological terms – to understand the connection between thoughts, feelings and behaviours, for example, or the impact of the client's early experiences on later life. PIE doesn't necessarily create a new way of working, but instead builds on the knowledge our staff already hold, encourages a more reflective way of working. Therefore, our PIE is more of an evolution than a revolution, simply enhancing the good practice that already exists within our services.

Clients are referred by way of the Merseyside Mainstay programme which matches clients to specific accommodation. YMCAW also works closely with:

- Probation Service
- HMP Liverpool / HMP Altcourse
- Youth Offending Teams
- Response
- Other Hostels
- Other Housing Providers
- Parents and relatives
- Churches and faith organisations
- Primary Care Trusts
- Police

On admission a Specialist Keyworker develops a Personal Development and Support Plan that focuses on the following core areas:

- Health & Wellbeing
- Education
- Employability Skills
- Life Skills
- Suitability to secure a future tenancy for own accommodation

Within these areas any issues that can in themselves create social barriers such as dependency, mental health, anti-social behaviour or disability are assessed and action taken to address these by way of internal key-work and specialised support providers. This action planning is a two-way process between the client and the Key-worker and relies upon the building of an excellent professional relationship. Programmes and activities are devised to meet each individual's personal need and a progression plan (Outcomes Star) is plotted and regularly updated to highlight the identified life goals that have been achieved.

In August 2007 the YMCAW moved into a new purpose-built property, built on the site of the former building, which dated from 1937 and was in chronic need of significant capital improvement.

The new project was developed by way of a partnership arrangement between YMCAW and Cosmopolitan Housing Association (who have since been absorbed by Sanctuary Group [SG]). The scheme ownership is jointly split 68% Housing (SG) and 32% Community (YMCAW) with ownership of the entire complex moving to YMCAW in 2037.

YMCA Wirral has been a key community organisation for 147 years and today is a key player and partner within the voluntary sector of Wirral. The organisation continues to develop innovative services to meet the needs of its service users and continues to strive for efficiency savings in a number of areas of its operations.

YMCAW is fortunate to have a range of modern accommodation and facilities that reflect the key elements of excellence in modern day supported accommodation. All 56 bedrooms have en-suite shower, washing and wc facilities that are specifically designed to give a sense of individuality, security and comfort with access to in-house recreational, training and personal development tutoring and mentoring that is structured to meet the needs of each individual client. The aims of this service provision are two-fold - one to reduce those caught in the "revolving door of homelessness" and two to ensure that individuals have a stronger chance of gaining sustainable accommodation, employment outcomes and access to further education.

YMCAW has a range of specially furnished and well-equipped rooms that create the best ambience for relaxed participation or observation in training and acquiring new knowledge and skills. These air-conditioned rooms are furnished with audio visual technology and facilities, lap top computers and fully comply with the needs of less-abled persons. The scope of courses available range from employability skills, catering and hospitality, customer service and care, marine industries, retailing, drug awareness. As a community resource the rooms and facilities are available at discounted or pro-bono rates. Training courses at the YMCAW aim to develop a wide variety of important personal real-life skills such as:

- Employability skills
- Team Working
- Confidence building
- Good neighbouring skills
- Social Responsibility
- Peer Support and Mentoring
- Confidence Building
- Numeracy and Literacy Skills
- Improving Self-Esteem
- Understanding Safety Issues
- Greater Understanding of others Needs
- Effective Communication
- Leadership
- Environmental Issues
-

Revenue streams come via a variety of sources:

- Supporting People Contract
- Housing Benefit
- Income from Training activities and boats
- Revenues from external YMCAW Housing Projects
- Charitable Donations
- Capital Grants for one off items of equipment or furniture

YMCAW has for a long-time used waterways-based activities as a therapeutic escape for service users to assist in developing team spirit, better communications and self-esteem and breaking down potential barriers in the working relationships with its clients. The boats have proved highly popular and their introduction has led to them being used in partnership with a number of organisations and charities, including primary and senior schools, Spider Project, Merseyside Police, further enhancing collaborative work and reputation. YMCAW have forged links with a number of key stakeholders and the boats and their associated training programmes for service users have won a number of awards.

Training has been a strong feature of much of YMCAW's service delivery in the last 15 years and in 2008 the organisation gained accreditation by the NCFE that enables the organisation to audit and classify their programmes to Level 1 and 2 NVQ standards. The training emphasises personal safety and what is expected of individuals whilst on-board. All who have taken part in the programmes have learned a huge amount not only about themselves and their capability to learn new skills but also have shown a marked improvement in their wellbeing and motivation to progress to better things.

In 2021 YMCAW gained funding to develop what has become a very successful triage service to street homeless persons. This year-round provision provides a high standard of accommodation to up to 5 persons at any one time and works in conjunction with Wirral MBC Housing Options Team.

Supported Housing - success and challenges
Homeless persons can access accommodation at YMCAW via a number of routes but all require initial referral via the greater Merseyside Mainstay programme. This programme matches suitable accommodation to clients in need and once accommodated they can access a range of services that aim to address many social issues that include isolation from friendly and caring faces and structured holistic services and support.

Housing benefit covers a large proportion of the cost of staying at the project, with residents paying a small personal charge for their meals, light and heat costs.

The successful Housing Priority Panel which YMCAW participates aims to ease the transition of clients through various levels of service provision and address the former issues of bed blocking due to clients who are ready to move on not being able to find permanent accommodation.

To meet the needs of clients and ease "bed-blocking" YMCAW have invested in two 3 bed-roomed "move-on" properties, and one lease/managed house which are now let on a shared tenancy basis to former clients of the YMCA. More move on accommodation is planned.

Over the last few years YMCAW has continued to establish strong working links with agencies dealing with substance misuse, alcohol and mental health. Thanks to the dedicated work professionals offer, clients have access to specialist support and realistic time frames to address their more complex underlying issues, whilst the YMCAW staff team deliver structured key work and inspirational project work that engages clients in life-skills, sports and healthy lifestyles and welfare rights.

The project also has a WMBC contract to deliver a seven day a week Controlled Drinking Environment (CDE) which has made a significant impact in reducing street drinking in the town centre area. Our highly successful CDE has delivered some outstanding results supporting and helping those with alcohol dependency. For some the results have been life changing - either partial or total abstinence of alcohol and also drugs, dramatically improved health and well-being, reconciliation with families and loved ones, returning to independent lifestyles.

During the period of this report, much effort has gone into raising awareness and marketing the organisation and the facilities and services on offer from its new building and in so doing the charity achieves its charitable objectives and continuing public benefit contribution.

In July 2019, Wirral Borough Council in partnership with YMCA Wirral were successful in its bid for a Rough Sleeper initiative programme funding which was made available through Ministry of Housing, Communities and Local Government (MHCLG)

The bid proposed various interventions that would assist in reducing the number of rough sleepers in Wirral. A further key element of the Assertive Outreach service will be to develop and maintain close links with the Council's Housing Options Team, Private and Social Landlords. The aim is to ensure there is a range of longer-term, permanent housing options that can be offered to rough sleepers, to ensure that intelligence regarding new and entrenched rough sleepers of those on the streets have access to appropriate emergency accommodation

Training
During 2021-2022 the charity continued to offer training and develop standards of excellence in the delivery of training that focuses on the development of individuals personal skills.

All YMCAW courses are carefully tailored to meet the wide range of learning levels and issues that confront clients and literacy and numeracy training is "softly" embedded into the programmes. Training is broken down into easy to understand highly interactive sessions that both inspire and interest the learners.

Controlled Drinking Environment – Alcohol Awareness Hub
The YMCA Wirral Controlled Drinking Environment (CDE) offers service users from the established YMCA accommodation along with, Night Triage Service and RSI Rough Sleepers, a safe place to drink indoors in a supervised and controlled, but friendly and supportive environment which is more dignified and far less detrimental to them drinking on the street.

The CDE works in collaboration with a number of external agencies and CDE service users are actively encouraged to engage with the key partners – CGL Drug and Alcohol Service, Tomorrow's Women, Local Addiction Support Groups, and both Denise Lewis – Mental Health Practitioner, and Kerry Greenop – Clinical Nurse for Hostel/ Homelessness.

The provision has been a refuge and valuable intervention for many services users to use and also formed a useful pathway to treatment through CGL and other external service providers. It has been a vital part of positive engagement for chronic drinkers entering both detoxification and rehabilitation. Additionally, it has helped reduce visible street drinking, litter and anti-social linked behaviour in the Birkenhead Town Centre area and has been praised by local senior Police Officers as having significantly reduced alcohol fuelled criminality and anti-social behaviour.

Emergency bedspace Triage and In-Reach Service
In March 2021, thanks to funding from MHC&LG and WMBC funding, YMCA Wirral opened a new service that offered enhanced standards of overnight accommodation for those in crisis finding themselves on the streets and with no-where to go.

Five en-suite bedrooms are grouped around a communal kitchen (one of the rooms is specially adapted for less abled persons). The rooms are furnished to a high standard and offer comfortable safe surroundings as a short-term measure until more appropriate accommodation can be found. A dedicated In-reach worker and direct links into WMBC Housing Options Team and the RSI Team ensure that a seamless wrap around support is offered to those accessing this service.

24 Hour On Call Service
The RSI Team works between the hours of 6.00pm and 2.00am, and outside of these hours anyone in crisis can access help and support by using the dedicated support helpline for help and assistance.

North Road Supported Living Project
This emergency accommodation scheme is designed to meet the needs of service users who require urgent accommodation at very short notice with low to medium level support needs.
It has proven to be an excellent intervention and progression towards individuals achieving a fully independent lifestyle, free from barriers that prevent them from achieving their life goals and ambitions.
The scheme enables former residents who have stayed at YMCA Wirral or on occasions individuals needing "short term emergency accommodation" for whom hostel type accommodation would not be appropriate.

Volunteering
Whilst the organisation sees volunteering as a key opportunity for many, during the past year all volunteering activity was curtailed due to Covid requirements, however once times allow, volunteering will again form a key part of YMCAW offer, helping volunteers build up their skills and knowledge and helping them develop employability skills. As mentioned previously high importance is placed on the value of partnerships and collaborative activities.

The challenges of the last 12 months

Working in the post-pandemic period has presented a number of challenges. Many of the people we support do not have someone they can rely on in their lives or a secure place to call home. They often lack a routine or structure as they try and find their way in life. All our work is developed and delivered with these people in mind. The first lockdown created rapid change across our areas of work. The resilience we have sought to build within our staff team is part of the YMCA Wirral mindset – a firm conviction to believe in ourselves and our ability to adapt and deliver head on, whatever the situation. Compared to many others, we are still a small charity, but by working on our growth and developing our own self-belief as a team, we have created additional organisational resilience. During COVID-19, our supported housing skills came into their own and at a critical point where Local Authority and housing association options were totally exhausted.

Many of the new measured adopted during the Covid lock-downs have now become normal operational work practices. Telephone and 'virtual' have become the new way of working. However, these are not options for everyone and certainly not where face to face working is the priority. Much of our work, particularly our CDE, requires regular face to face support, and practical help. In response to this we worked closely with our Local Authority – Wirral Borough Council, to develop a Rough Sleeper Initiative providing rapid responses to those in the greatest need who were living on the streets. Over the summer as restrictions eased, our teams adapted again. In resuming much of our 'pre-lockdown' provision we responded to the increased demand for services as problems and issues, hidden in lockdown, soon emerged. However, the onset of autumn gave us the greatest challenges.

The wellbeing of everyone YMCA Wirral comes into contact with has been central to our work and our local responses and many achievements and successes in the period of this report.

Financial review

Financial position

The charity's income increased from £1,852,651 to £1,932,403 during the year. The surplus for the year was £76,793 compared to a surplus of £174,400 in the previous year.

Net assets for the year were £1,899,201 (2021: £1,822,408). Cash reserves were £465,059 (2021: £479,128) after repaying £24,039 against the Future Builders England property loan and £127,985 against CHA Building Finance lease.

Reserves policy

The reserves policy is based on free reserves equal to three months hostel and administration operating costs which are approximately £250,000. Currently our free reserves are £297,874 (2021: £340,944). Unrestricted cash reserves were £446,029 (2021: £421,724).

Financial risk management objectives and policies
The charity uses various financial instruments including loans, cash and various items, such as operating debtors and operating creditors that arise directly from its charitable operations. The main purposes of these financial instruments are to raise finance for the charity's operations.

The existence of these financial instruments exposes the charity to a number of financial risks, which are described in more detail below. The policies have remained unchanged from previous years.

Liquidity risk
The charity seeks to manage financial risk by ensuring sufficient liquidity is available to meet the foreseeable needs and to invest cash assets safely and profitably. Short-term flexibility if required is achieved by overdraft facilities.

Market risk
Market risk encompasses for the charity mainly price risk. The charity's policies for managing fair value interest rate risk are considered along with those for managing cash flow interest rate risk and are set out in the subsection entitled "interest rate risk" below.

Interest rate risk
The charity finances its operations through a mixture of unrestricted funds and bank borrowings. In 2006, the charity entered into an agreement with Future Builders England (now known as The Social Investment Business) to borrow funds to complete the new BYMCA building, occupied since August 2007. The rate of interest on this loan is fixed at 6% over a three year term which concluded in October 2013, but has since been extended.

Credit risk
The charity's principal financial assets are cash and operating debtors. The risk associated with cash is limited. The principal credit risk arises therefore from its operating debtors.

In order to manage credit risk the Trustees, under the direction and advice of their Senior Management, set limits for customers based on a combination of payment history and third party credit references. Credit limits are reviewed by the deputy chief executive on a regular basis in conjunction with debt ageing and collection history.

Plans for the future
Throughout the whole time a client resides at the YMCAW, they are offered support, training and opportunities for personal development to ensure that they gain the maximum help to enable them to move on into sustainable independent lifestyles and realistic employment opportunities and all delivered within the permitted length of stay as required by Supporting People contract.

The organisations night-time safe refuge, continues to support "Street-homeless" persons and this work reflects the YMCAW's commitment to its client groups and those in crisis. During 2019/2020 over 3,800 bed night spaces were provided to "street homeless" persons with a Wirral connection, to 296 individuals.

In the current economic climate the future remains a challenging one and YMCAW remains ever mindful of the need to demonstrate clear outcomes, meet targets and offer best value to all stakeholders and to the local community.

Covid-19
The Covid-19 crisis and the first lock-down period affected every community and had profound effects on everyone's lives.

YMCA Wirral works with and supports people who are experiencing homelessness and rough sleeping. In addition to these difficult circumstances, a high percentage of our clients suffer from an array of other problems including mental health issues and addiction.

The pandemic brought about swift action by central and local government with the 'Everyone In' emergency programme. This required a significant number of measures and alterations to services.

With the collective efforts of government, public and private sectors, charities and voluntary organisations the pandemic has illustrated we can collaborate to provide a safe place to people in our society.

Going concern
The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason the charity continues to adopt the going concern basis in preparing the financial statements.

Structure, governance and management

Governing document

The charity is a charitable company limited by guarantee incorporated in England on 28 August 1990 and is established under a Memorandum of Association which sets out its objectives and powers and is governed by its Articles of Association.

There are no activities outside England.

The charity is managed by a Board of Trustees whose members are the directors for the purposes of company law and Charity Trustees for the purposes of charity law.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr V Hessey	
Mr M Huston	
Mr R Leslie	
Ms S Nicholas	
Mr E Decorte	
Ms C Williams	(Resigned 20 July 2022)
Mr K Greenop	
Councillor A C Hodson	
Rev. Dr S G Gitonga	(Resigned 20 July 2022)

Recruitment and appointment of new trustees

Trustees are recruited by way of public advertisements, verbal recommendations or offers from key interested individuals who wish to be considered for Board membership. Such people are considered in respect of their skills, experience and capabilities and represent a cross section of professional and lay people representing public, private, voluntary, community and faith sectors. After formal invitation to attend a number of meetings as "observers" the process of formal acceptance takes place and is noted at the charity's Annual General Meeting (AGM). All new Trustees are registered at Companies House.

Organisational structure

The charity is governed by a Board of Trustees with a maximum of 12 Trustees appointed at any given time. The Trustees normally meet 6 times per year as a full committee and at specified periods throughout the year as sub-committees. There are currently three sub-committees representing key areas of operation covering Finance & Audit, Human Resources and Residential & Community. The Trustees in attendance at both full and sub-committee meetings have full voting powers whilst staff members attend in a non-voting capacity.

The sub-committees act with the authority of the Main Board, working to clear terms of reference, membership criteria and meeting procedures as detailed in the charity's Articles of Association. Each committee has responsibility to report to the Board and to seek approval of the full Board for key decisions. Implicit on each meeting agenda are key items of discussion, which include health and safety, equal opportunities, risk management and declarations of interest.

The trustees delegate the day to day running of the charity to the chief executive, Nigel Hughes and deputy chief executive, Jackie Miles. Regular meetings are held to ensure that the charity's objectives continue to be met, including the review of monthly financial reports which are compared and monitored against the annual budgets.

Induction and training of new trustees
The Trustees induction procedure includes training in relation to governance, the role of a Trustee and their responsibilities and any other matters that support their role.

The current Trustees bring a diverse range of skills, from wide-ranging backgrounds that include Housing, Business, Drugs Support, Banking, Medicine, Legal Services and Youth & Community work. A recruitment drive successfully brought additional new Trustees to the Board who will stand for formal election at this year's AGM.

Key management remuneration
The trustees consider the senior management team comprise the key personnel of the charity in charge of controlling, running and operating the charity on a day to day basis.

The pay of the senior staff is reviewed annually and normally increased to the same extent as the rest of the staff. All the directors give all of their time freely and no director received remuneration in the year.

Disclosure of information to auditor
Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

Susan Nicholas

Ms S Nicholas
Trustee
Dated: 24 November 2022

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also the directors of Birkenhead Young Men's Christian Association for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Opinion

We have audited the financial statements of Birkenhead Young Men's Christian Association (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, employment, food hygiene and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management team and inspecting legal correspondence; and identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management team as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC and relevant regulators.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Helen Furlong FCCA (Senior Statutory Auditor)
for and on behalf of Xeinadin Audit Limited

24 November 2022

Statutory Auditor

2 Hilliards Court
Chester Business Park
Chester
Cheshire
CH4 9QP

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income and endowments from:							
Donations and legacies	3	22,615	18,066	40,681	14,471	96,827	111,298
Charitable activities	4	1,601,268	286,134	1,887,402	1,503,046	224,192	1,727,238
Investments	5	395	-	395	414	-	414
Other income	6	3,925	-	3,925	13,701	-	13,701
Total income		1,628,203	304,200	1,932,403	1,531,632	321,019	1,852,651
Expenditure on:							
Charitable activities	7	1,545,518	310,092	1,855,610	1,413,090	240,990	1,654,080
Net incoming/(outgoing) resources before transfers		82,685	(5,892)	76,793	118,542	80,029	198,571
Gross transfers between funds		100,000	(100,000)	-	(3,111)	3,111	-
Net incoming/(outgoing) resources		182,685	(105,892)	76,793	115,431	83,140	198,571
Other recognised gains and losses							
Revaluation of tangible fixed assets		-	-	-	55,862	(80,033)	(24,171)
Net movement in funds		182,685	(105,892)	76,793	171,293	3,107	174,400
Fund balances at 1 April 2021		1,469,743	352,665	1,822,408	1,298,450	349,558	1,648,008
Fund balances at 31 March 2022		1,652,428	246,773	1,899,201	1,469,743	352,665	1,822,408

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	11		4,113,103		4,143,315
Current assets					
Stocks	12	3,694		3,903	
Debtors	13	96,663		148,455	
Cash at bank and in hand		465,059		479,128	
		565,416		631,486	
Creditors: amounts falling due within one year	16	(417,498)		(438,548)	
Net current assets			147,918		192,938
Total assets less current liabilities			4,261,021		4,336,253
Creditors: amounts falling due after more than one year	17		(2,361,820)		(2,513,845)
Net assets			1,899,201		1,822,408
Income funds					
Restricted funds	19		246,773		352,665
Unrestricted funds			1,652,428		1,469,743
			1,899,201		1,822,408

The financial statements were approved by the Trustees on 24 November 2022

Susan Nicholas

Ms S Nicholas
Trustee

Company Registration No. 02534811

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	24		230,136		408,890
Investing activities					
Purchase of tangible fixed assets		(96,045)		(129,762)	
Proceeds from disposal of tangible fixed assets		471		-	
Investment income received		395		414	
Net cash used in investing activities			(95,179)		(129,348)
Financing activities					
Repayment of borrowings		(24,195)		(23,551)	
Payment of obligations under finance leases		(124,831)		(121,785)	
Net cash used in financing activities			(149,026)		(145,336)
Net (decrease)/increase in cash and cash equivalents			(14,069)		134,206
Cash and cash equivalents at beginning of year			479,128		344,922
Cash and cash equivalents at end of year			465,059		479,128

1 Accounting policies

Charity information

Birkenhead Young Men's Christian Association is a private company limited by guarantee incorporated in England and Wales. The registered office is 56 Whetstone Lane, Birkenhead, Wirral, Merseyside, CH41 2TJ.In the event of a winding up, the liability in respect of the guarantee is limited to £1 per member.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1 Accounting policies **(Continued)**

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from charitable activities includes income received under contract or where entitlement to the grant funding is subject to performance conditions. Income is recognised in the Statement of Financial Activities when the related services have been provided, income in advance of those services being provided is deferred.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs are those that that assist the work of the charity but are not directly attributable to the charitable activities. Support costs include office costs, administrative payroll costs and governance costs which support the charity's activities. Where the support costs cannot be attributable to a direct activity they have been allocated to the costs of raising funds and charitable activities on a pro-rata basis.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Fixtures and fittings	33% & 20% on cost
Motor vehicles	25% on cost
Boat	6.5% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.14 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Rentals payable under operating leases, including any lease incentives received, are charged to income on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Donations and gifts	16,698	-	16,698	13,281	88,827	102,108
Grants receivable	5,917	18,066	23,983	1,190	8,000	9,190
	22,615	18,066	40,681	14,471	96,827	111,298

4 Charitable activities

	Charitable Services for the Community 2022 £	Charitable Services for the Community 2021 £
Hostel & related income	1,518,383	1,459,087
Grants	369,019	267,613
Garden project	-	538
	1,887,402	1,727,238
Analysis by fund		
Unrestricted funds	1,601,268	1,503,046
Restricted funds	286,134	224,192
	1,887,402	1,727,238
Performance related grants		
Alcohol Project Grant	46,560	46,560
Assertive Outreach	169,376	132,094
Night Shelter	-	308
Triage	57,751	-
Lottery Triage	4,088	2,612
Cold Weather Grant	-	42,617
Covid-19 Grants	82,885	40,534
Sport England	1,150	-
Talent Match		2,888
National Lottery Bike project	2,579	-
Social Science Group	3,630	-
Acc. Liverpool Foundation	1,000	-
	369,019	267,613

5 Investments

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Interest receivable	395	414

6 Other income

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Other income	3,925	13,701

7 Charitable activities

	Charitable Services for the Community 2022 £	Charitable Services for the Community 2021 £
Staff costs	916,176	771,273
Depreciation and impairment	125,786	116,343
Rent,rates & water	76,790	41,937
Heat & light	54,189	53,163
Insurance	8,566	13,782
Advertising & printing postage & stationery	20,718	16,279
Computers & phone	27,657	25,275
Motor & travel	8,292	5,374
Other costs	80,195	84,534
Repairs & maintenance	98,697	91,616
Fees & subscriptions	11,401	10,129
Other staff costs	8,909	4,723
Hospitality	8,384	7,566
Hostel catering	40,971	44,031
Residents benefits & outings	3,673	4,739
Projects expenditure	113,453	84,684
Profit/loss on fixed asset disposals	471	-
	1,604,328	1,375,448
Share of support costs (see note 8)	232,157	260,334
Share of governance costs (see note 8)	19,125	18,298
	1,855,610	1,654,080
Analysis by fund		
Unrestricted funds	1,545,518	1,413,090
Restricted funds	310,092	240,990
	1,855,610	1,654,080

8 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Staff costs	90,284	-	90,284	115,679	-	115,679
Bank charges	2,658	-	2,658	2,883	-	2,883
Loan & finance lease interest	121,013	-	121,013	120,448	-	120,448
Legal & professional fees	18,202	-	18,202	21,324	-	21,324
Audit fees	-	6,000	6,000	-	6,000	6,000
Accountancy fees	-	12,525	12,525	-	12,076	12,076
Trustees expenses	-	600	600	-	222	222
	232,157	19,125	251,282	260,334	18,298	278,632
Analysed between						
Charitable activities	232,157	19,125	251,282	260,334	18,298	278,632

9 Trustees

During the year trustees expenses of £600 were incurred (2021: £223).

The charitable company has incurred a cost of £1,296 (2021: £1,108) in providing indemnity insurance to the trustees. The insurance covers protection for the charity from loss arising from the neglect or defaults of its trustees, employees or agents, and to indemnify the trustee against the consequences of any neglect or default on their part.

10 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Project staff	18	16
Managment & administration	7	6
Support staff	19	18
Total	44	40

10 Employees (Continued)

Employment costs

	2022	2021
	£	£
Wages and salaries	927,006	803,804
Social security costs	56,718	58,355
Other pension costs	22,736	24,793
	1,006,460	886,952

The key management personnel of the charity comprise the Chief Executive, the Deputy Chief Executive and Senior Support Manager whose employee benefits total £158,531 (2021: £165,387).

There were no employees whose annual remuneration was more than £60,000.

11 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Motor vehicles	Boat	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2021	4,070,548	313,011	43,184	123,240	4,549,983
Additions	67,196	28,849	-	-	96,045
Disposals	-	(95,970)	-	(3,077)	(99,047)
At 31 March 2022	4,137,744	245,890	43,184	120,163	4,546,981
Depreciation and impairment					
At 1 April 2021	15,226	280,508	27,273	83,658	406,665
Depreciation charged in the year	109,278	12,395	4,068	48	125,789
Eliminated in respect of disposals	-	(95,645)	-	(2,931)	(98,576)
At 31 March 2022	124,504	197,258	31,341	80,775	433,878
Carrying amount					
At 31 March 2022	4,013,240	48,632	11,843	39,388	4,113,103
At 31 March 2021	4,055,322	32,500	15,911	39,582	4,143,315

The net carrying value of tangible fixed assets includes the following in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £89,244 (2021 - £84,504)

	2022	2021
	£	£
Freehold property	3,160,756	3,250,000

11 Tangible fixed assets (Continued)

56 Whetstone Lane property was revalued to its market value as at 31 March 2021 by Thomson & Associates who are independent chartered surveyors.

At 31 March 2022, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been £3,075,256 (2021: £3,144,172).

12 Stocks

	2022	2021
	£	£
Finished goods and goods for resale	3,694	3,903

13 Debtors

	2022	2021
Amounts falling due within one year:	£	£
Trade debtors	4,371	59,399
Other debtors	3,164	-
Prepayments and accrued income	89,128	89,056
	96,663	148,455

14 Loans and overdrafts

	2022	2021
	£	£
Other loans	174,148	198,343
Payable within one year	21,971	22,126
Payable after one year	152,177	176,217

Amounts included above which fall due after five years:

Payable by instalments	40,694	74,691

The loan from Future Builders England (FBE) is secured against the charity's freehold property. The current interest is 3.75% (3% over base) and the loan is repayable over 25 years from October 2007. The change in interest rates and repayments made in the year result in a change in the repayment profile from 2013.

15 Finance lease commitments

Future minimum lease payments due under finance leases:

	2022 £	2021 £
Within one year	127,985	124,831
Within two and five years	545,103	531,671
In over five years	1,664,540	1,805,957
	2,337,628	2,462,459

16 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Obligations under finance leases	15	127,985	124,831
Other loans		21,971	22,126
Other taxation and social security		20,068	16,760
Deferred income	18	19,030	103,831
Trade creditors		125,767	101,883
Pension control		3,767	3,807
Other creditors		2,271	1,658
Accruals and deferred income		96,639	63,652
		417,498	438,548

17 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Obligations under finance leases	15	2,209,643	2,337,628
Other loans		152,177	176,217
		2,361,820	2,513,845

18 Deferred income

	2022 £	2021 £
Arising from Performance related grants	19,030	103,831

Deferred income is included in the financial statements as follows:

18 Deferred income **(Continued)**

	2022	2021
	£	£
Deferred income is included within:		
Current liabilities	19,030	103,831
Movements in the year:		
Deferred income at 1 April 2021	103,831	45,096
Released from previous periods	122,491	226,633
Resources deferred in the year	(207,292)	(167,898)
Deferred income at 31 March 2022	19,030	103,831

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds				
	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Revaluations, gains and losses	Balance at 31 March 2022
	£	£	£	£	£	£
Boat Fund	37,915	-	-	-	-	37,915
Property Development Fund	214,750	-	(5,892)	-	-	208,858
WBC - Alcohol Project	-	46,560	(46,560)	-	-	-
WBC - Assertive Outreach	-	169,376	(169,376)	-	-	-
Triage	-	61,839	(61,839)	-	-	-
Social Science Grant	-	6,430	(6,430)	-	-	-
National Lottety - Bike Project	-	2,579	(2,579)	-	-	-
Sport England - Y Get Active	-	1,150	(1,150)	-	-	-
WWI Heritage Grant	-	4,859	(4,859)	-	-	-
Acc. Liverpool Foundation	-	1,000	(1,000)	-	-	-
Arnold Clark	-	1,000	(1,000)	-	-	-
Wirral Together Fund	-	500	(500)	-	-	-
Steel Charitable Trust	-	5,370	(5,370)	-	-	-
Morrisons Foundation	-	3,537	(3,537)	-	-	-
Care Fund	100,000	-	-	(100,000)	-	-
	352,665	304,200	(310,092)	(100,000)	-	246,773

The Property Development Fund is for the development of the Whetstone Lane site, which was opened in September 2007. Funds have been classified as restricted as the charity is required to fulfil certain conditions from each of the respective funding bodies for varying time periods following the initial purchase and the assets are required to be used for specific purposes within the wider objects of the charity. The reserves transfer is required to reallocate the depreciation split between restricted and unrestricted funds.

The Boat Fund represents grant funding received for the purchase of boats to be used on specific chartable activities within the wider objects of the charity.

Next Steps Accommodation Project Funding and Next Better Care Fund funding were received towards the construction of the Triage Assessment Unit.

19 Restricted funds **(Continued)**

		Movement in funds				
	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Revaluations, gains and losses	Balance at 31 March 2021
	£	£	£	£	£	£
Boat Fund	39,774	-	-	(1,859)	-	37,915
Property Development Fund	309,784	-	(8,298)	6	(86,742)	214,750
Night Shelter	-	308	(308)	-	-	-
WBC - Alcohol Project	-	46,560	(46,560)	-	-	-
WBC - Assertive Outreach	-	132,095	(132,095)	-	-	-
Tesco Groundwork Grant	-	500	(500)	-	-	-
WBC-Cold Weather Fund	-	42,617	(42,617)	-	-	-
Archbald Bathgate	-	8,000	(8,000)	-	-	-
Lottery Triage Unit	-	2,612	(2,612)	-	-	-
Care Fund	-	88,327	-	4,964	6,709	100,000
	349,558	321,019	(240,990)	3,111	(80,033)	352,665

The Property Development Fund is for the development of the Whetstone Lane site, which was opened in September 2007. Funds have been classified as restricted as the charity is required to fulfil certain conditions from each of the respective funding bodies for varying time periods following the initial purchase and the assets are required to be used for specific purposes within the wider objects of the charity. The reserves transfer is required to reallocate the depreciation split between restricted and unrestricted funds.

The Boat Fund represents grant funding received for the purchase of boats to be used on specific chartable activities within the wider objects of the charity.

Next Steps Accommodation Project Funding and Next Better Care Fund funding were received towards the construction of the Triage Assessment Unit.

20 Unrestricted funds - Charity

	Balance at 1 April 2021	Incoming resources	Resources expended	Movement in funds Transfers	Revaluation gains/losses	Balance at 31 March 2022
	£	£	£	£	£	£
General unrestricted funds	1,469,743	1,628,203	(1,545,518)	100,000	-	1,652,428
	1,469,743	1,628,203	(1,545,518)	100,000	-	1,652,428

Comparative information in respect of the preceding year is as follows:

	Balance at 1 April 2020	Incoming resources	Resources expended	Movement in funds Transfers	Revaluation gains/losses	Balance at 31 March 2021
	£	£	£	£	£	£
General unrestricted funds	1,298,450	1,531,632	(1,413,090)	(3,111)	(55,862)	1,469,743
	1,298,450	1,531,632	1,413,090	(3,111)	55,862	1,469,743

21 Analysis of net assets between funds

	Unrestricted 2022	Restricted 2022	Total 2022	Unrestricted 2021	Restricted 2021	Total 2021
	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:						
Tangible assets	3,866,330	246,773	4,113,103	3,790,650	352,665	4,143,315
Current assets/(liabilities)	147,918	-	147,918	192,938	-	192,938
Long term liabilities	(2,361,820)	-	(2,361,820)	(2,513,845)	-	(2,513,845)
	1,652,428	246,773	1,899,201	1,469,743	352,665	1,822,408

22 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022	2021
	£	£
Within one year	15,790	9,040
Between two and five years	24,790	13,580
	40,580	22,620

23 Related party transactions

On 1 April 2019 the charity entered into a 5 year lease on a residential property with CCH Properties Limited. During the year under review the charity paid an annual rent of £5,100 (2021: £5,100), agreed as being a 15% discount to the market rent for the property. Mr M Huston, a trustee of the charity, is a minority shareholder in CCH Properties Limited.

24 Cash generated from operations

	2022	2021
	£	£
Surplus for the year	76,793	198,571
Adjustments for:		
Investment income recognised in statement of financial activities	(395)	(414)
Depreciation and impairment of tangible fixed assets	125,786	116,343
Movements in working capital:		
Decrease/(increase) in stocks	209	(784)
Decrease/(increase) in debtors	51,792	(30,612)
Increase in creditors	60,752	67,051
(Decrease)/increase in deferred income	(84,801)	58,735
Cash generated from operations	230,136	408,890

25 Analysis of changes in net (debt)/funds

	At 1 April 2021	Cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	479,128	(14,069)	465,059
Loans falling due within one year	(22,126)	155	(21,971)
Loans falling due after more than one year	(176,217)	24,040	(152,177)
Obligations under finance leases	(2,462,459)	124,831	(2,337,628)
	(2,181,674)	134,957	(2,046,717)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

England & Wales - Charity number 1000601

Accounts

Charity Registration No. 1000601

Company Registration No. 02534811 (England and Wales)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

McLINTOCKS
CHARTERED ACCOUNTANTS
AND BUSINESS ADVISORS

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr V Hessey Mr M Huston Mr R Leslie Ms S Nicholas Mr E Decorte Ms C Williams Mr K Greenop Councillor A C Hodson Rev. Dr S G Gitonga
Charity number	1000601
Company number	02534811
Registered office	56 Whetstone Lane Birkenhead Wirral Merseyside CH41 2TJ
Auditor	McLintocks (NW) Limited 46 Hamilton Square Birkenhead Wirral Merseyside CH41 5AR
Bankers	HSBC 31 The Pyramids Grange Road Birkenhead Wirral Merseyside CH41 2ZL

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

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BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their annual report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities
The charity's Mission remains:

"Helping to build positive futures and overcome barriers for people of all ages"

YMCAW examines its strategy and revisits each year its core charitable goals and objectives, set against the benchmarks of good practice, best value and legislative compliance and in keeping with its financial resources.

In practical terms, the contribution to public benefit of YMCAW is summarised as:

1. The provision of supported housing for homeless people, many of whom present with a range of complex health and mental health issues and addictions;

2. Training and other support services to aid residents to progress towards "move-on" to a permanent residence, employment and independent living within a defined timescale;

3. Additional services to young people and the wider community in the locality.

The review below looks at the success of each key activity and the benefits the charity has brought to those groups of people we are set up to help and support. The review also helps us ensure our aim, objectives and activities remain focused on our stated charitable objective. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives determined for the charity.

All objectives and activities fall within the legal remit of the charity and are defined in detail in the company's Memorandum and Articles of Association.

Environmental policy
The charity operates a policy which defines the manner and processes linked to energy efficiency and waste control and environmental issues. In November 2009 the Charity successfully gained the business standards of excellence awards - ISO 9001 Business Management Systems and ISO 14001 Environmental Management Systems and has since been accredited with ISO 18001 also.

Diversity policy

The Birkenhead Young Men's Christian Association (BYMCA) believes that excellence will be achieved through recognising the value of every individual by creating an environment that respects the diversity of staff, residents and learners and enables them to achieve their full potential, to contribute fully, and to derive maximum benefit and enjoyment from their involvement of the life of the BYMCA.

To this end, the BYMCA acknowledges the following basic rights for all members and prospective members of this community:

- to be treated with respect and dignity;
- to be treated fairly with regard to all procedures, assessments and choices;
- to receive encouragement to reach their full potential.

These rights carry with them responsibilities and the BYMCA requires all members of the community to recognise these rights and to act in accordance with them in all dealings with fellow staff, resident's, learners and members of the BYMCA. In addition, the BYMCA will comply with all relevant legislation and good practice.

No individual will be unjustifiably discriminated against. This includes but not exclusively, on the basis of gender, race, nationality, ethnic or national origin, religious or political beliefs, disability, marital status, social background, family circumstance, sexual orientation, gender reassignment, spent criminal convictions, age or for any other reason.

Achievements and performance

Charitable activities

Birkenhead YMCA t/a YMCA Wirral is a Registered Charity and is committed to providing a range of high-quality supported housing and life skills programmes that engage and inspire disadvantaged individuals in their life journey towards meaningful and sustainable independence.

The voluntary sector provides a range of services that support people in a number of different ways. All registered charitable organisations such as YMCAW are part of the voluntary sector, which is predominantly driven by community need.

On Wirral, the voluntary sector is made up of a variety of organisations that provide a wide range of services to the community such as advice & guidance, housing; social care, advocacy and many more community led and informed services.

Although not a Registered Provider, YMCAW sits amongst RP's and other Housing Services as an additional charitable housing resource.

YMCAW provides on behalf of these partners specialist supported housing services for homeless people, using skilled staff that are trained to manage people presenting with a variety of social and personal problems. Management Agreements are currently in place with two local RPs; Sanctuary Group and One Vision. YMCAW has a Supporting People contract issued by Wirral Metropolitan Borough Council (WMBC) to manage and support homeless male and females over 18 years of age and presenting for emergency accommodation and resettlement. The contract called for the organisation to implement a 'Psychologically Informed Environment' (PIE) across the organisation and focus on Trauma informed Care support.

At first glance PIE may sound complicated, but the principle of it is actually relatively simple: at its most basic, PIE is a particular approach to the development, delivery and evaluation of our services. Good Practice suggests that staff trained within this psychological framework work more efficiently with clients experiencing complex trauma, helping them to better understand their behaviour, take responsibility for themselves and develop positive relationships. This in turn helps our clients move away from rough sleeping. Essentially, PIE provides psychological safety and security for our clients. One of the prominent reasons young people end up homeless is because of the breakdown of family relationships – this particular approach aims to help them rebuild those damaged connections. Because of this, it's a strategy that's being adopted more and more across the whole homelessness sector.

Relationships are at the heart of how YMCAW operates. The relationship between our multi-skilled key workers and the people that access our services is particularly important, so therefore our framework for PIE will focus on this aspect of the business in particular.

While it's vital for our vulnerable people to understand why they feel certain ways and have the tools to be able to process and control those feelings, it's also essential that YMCAW staff are be able to recognise and describe their needs in psychological terms – to understand the connection between thoughts, feelings and behaviours, for example, or the impact of the client's early experiences on later life. PIE doesn't necessarily create a new way of working, but instead builds on the knowledge our staff already hold, encourages a more reflective way of working. Therefore, our PIE is more of an evolution than a revolution, simply enhancing the good practice that already exists within our services.

Clients are referred by way of the Merseyside Mainstay programme which matches clients to specific accommodation. YMCAW also works closely with:

- Probation Service
- HMP Liverpool / HMP Altcourse
- Youth Offending Teams
- Response
- Other Hostels
- Other Housing Providers
- Parents and relatives
- Churches and faith organisations
- Primary Care Trusts
- Police

On admission a Specialist Keyworker develops a Personal Development and Support Plan that focuses on the following core areas:

- Health & Wellbeing
- Education
- Employability Skills
- Life Skills
- Suitability to secure a future tenancy for own accommodation

Within these areas any issues that can in themselves create social barriers such as dependency, mental health, anti-social behaviour or disability are assessed and action taken to address these by way of internal key-work and specialised support providers. This action planning is a two-way process between the client and the Key-worker and relies upon the building of an excellent professional relationship. Programmes and activities are devised to meet each individual's personal need and a progression plan (Outcomes Star) is plotted and regularly updated to highlight the identified life goals that have been achieved.

In August 2007 the YMCAW moved into a new purpose-built property, built on the site of the former building, which dated from 1937 and was in chronic need of significant capital improvement.

The new project was developed by way of a partnership arrangement between YMCAW and Cosmopolitan Housing Association (who have since been absorbed by Sanctuary Group [SG]). The scheme ownership is jointly split 68% Housing (SG) and 32% Community (YMCAW) with ownership of the entire complex moving to YMCAW in 2037.

YMCA Wirral has been a key community organisation for 147 years and today is a key player and partner within the voluntary sector of Wirral. The organisation continues to develop innovative services to meet the needs of its service users and continues to strive for efficiency savings in a number of areas of its operations.

YMCAW is fortunate to have a range of modern accommodation and facilities that reflect the key elements of excellence in modern day supported accommodation. All 56 bedrooms have en-suite shower, washing and wc facilities that are specifically designed to give a sense of individuality, security and comfort with access to in-house recreational, training and personal development tutoring and mentoring that is structured to meet the needs of each individual client. The aims of this service provision are two-fold - one to reduce those caught in the "revolving door of homelessness" and two to ensure that individuals have a stronger chance of gaining sustainable accommodation, employment outcomes and access to further education.

YMCAW has a range of specially furnished and well-equipped rooms that create the best ambience for relaxed participation or observation in training and acquiring new knowledge and skills. These air-conditioned rooms are furnished with audio visual technology and facilities, lap top computers and fully comply with the needs of less-abled persons. The scope of courses available range from employability skills, catering and hospitality, customer service and care, marine industries, retailing, drug awareness. As a community resource the rooms and facilities are available at discounted or pro-bono rates. Training courses at the YMCAW aim to develop a wide variety of important personal real-life skills such as:

- Employability skills
- Team Working
- Confidence building
- Good neighbouring skills
- Social Responsibility
- Peer Support and Mentoring
- Confidence Building
- Numeracy and Literacy Skills
- Improving Self-Esteem
- Understanding Safety Issues
- Greater Understanding of others Needs
- Effective Communication
- Leadership
- Environmental Issues

Revenue streams come via a variety of sources:

- Supporting People Contract
- Housing Benefit
- Income from Training activities and boats
- Revenues from external YMCAW Housing Projects
- Charitable Donations
- Capital Grants for one off items of equipment or furniture

YMCAW has for a long-time used waterways-based activities as a therapeutic escape for service users to assist in developing team spirit, better communications and self-esteem and breaking down potential barriers in the working relationships with its clients. The boats have proved highly popular and their introduction has led to them being used in partnership with a number of organisations and charities, including primary and senior schools, Spider Project, Merseyside Police, further enhancing collaborative work and reputation. YMCAW have forged links with a number of key stakeholders and the boats and their associated training programmes for service users have won a number of awards.

Training has been a strong feature of much of YMCAW's service delivery in the last 15 years and in 2008 the organisation gained accreditation by the NCFE that enables the organisation to audit and classify their programmes to Level 1 and 2 NVQ standards. The training emphasises personal safety and what is expected of individuals whilst on-board. All who have taken part in the programmes have learned a huge amount not only about themselves and their capability to learn new skills but also have shown a marked improvement in their wellbeing and motivation to progress to better things.

In 2021 YMCAW gained funding to develop what has become a very successful triage service to street homeless persons. This year-round provision provides a high standard of accommodation to up to 5 persons at any one time and works in conjunction with Wirral MBC Housing Options Team.

Supported Housing - success and challenges
Homeless persons can access accommodation at YMCAW via a number of routes but all require initial referral via the greater Merseyside Mainstay programme. This programme matches suitable accommodation to clients in need and once accommodated they can access a range of services that aim to address many social issues that include isolation from friendly and caring faces and structured holistic services and support.

Housing benefit covers a large proportion of the cost of staying at the project, with residents paying a small personal charge for their meals, light and heat costs.

The successful Housing Priority Panel which YMCAW participates aims to ease the transition of clients through various levels of service provision and address the former issues of bed blocking due to clients who are ready to move on not being able to find permanent accommodation.

To meet the needs of clients and ease "bed-blocking" YMCAW have invested in two 3 bed-roomed "move-on" properties, and one lease/managed house which are now let on a shared tenancy basis to former clients of the YMCA. More move on accommodation is planned.

Over the last few years YMCAW has continued to establish strong working links with agencies dealing with substance misuse, alcohol and mental health. Thanks to the dedicated work professionals offer, clients have access to specialist support and realistic time frames to address their more complex underlying issues, whilst the YMCAW staff team deliver structured key work and inspirational project work that engages clients in life-skills, sports and healthy lifestyles and welfare rights.

The project also has a WMBC contract to deliver a seven day a week Controlled Drinking Environment (CDE) which has made a significant impact in reducing street drinking in the town centre area. Our highly successful CDE has delivered some outstanding results supporting and helping those with alcohol dependency. For some the results have been life changing - either partial or total abstinence of alcohol and also drugs, dramatically improved health and well-being, reconciliation with families and loved ones, returning to independent lifestyles.

During the period of this report, much effort has gone into raising awareness and marketing the organisation and the facilities and services on offer from its new building and in so doing the charity achieves its charitable objectives and continuing public benefit contribution.

In July 2019, Wirral Borough Council in partnership with YMCA Wirral were successful in its bid for a Rough Sleeper initiative programme funding which was made available through Ministry of Housing, Communities and Local Government (MHCLG)

The bid proposed various interventions that would assist in reducing the number of rough sleepers in Wirral. A further key element of the Assertive Outreach service will be to develop and maintain close links with the Council's Housing Options Team, Private and Social Landlords. The aim is to ensure there is a range of longer-term, permanent housing options that can be offered to rough sleepers, to ensure that intelligence regarding new and entrenched rough sleepers of those on the streets have access to appropriate emergency accommodation

Training
During 2020-2021 the charity continued to offer training and develop standards of excellence in the delivery of training that focuses on the development of individuals personal skills.

All YMCAW courses are carefully tailored to meet the wide range of learning levels and issues that confront clients and literacy and numeracy training is "softly" embedded into the programmes. Training is broken down into easy to understand highly interactive sessions that both inspire and interest the learners.

Volunteering
Whilst the organisation sees volunteering as a key opportunity for many, during the past year all volunteering activity was curtailed due to Covid requirements, however once times allow, volunteering will again form a key part of YMCAW offer, helping volunteers build up their skills and knowledge and helping them develop employability skills. As mentioned previously high importance is placed on the value of partnerships and collaborative activities.

The challenges of the last 12 months

Maintaining business as usual during COVID-19 has not been without its challenges. Many of the people we support do not have someone they can rely on in their lives or a secure place to call home. They often lack a routine or structure as they try and find their way in life. All our work is developed and delivered with these people in mind. The first lockdown created rapid change across our areas of work. The resilience we have sought to build within our staff team is part of the YMCA Wirral mindset – a firm conviction to believe in ourselves and our ability to adapt and deliver head on, whatever the situation. Compared to many others, we are still a small charity, but by working on our growth and developing our own self-belief as a team, we have created additional organisational resilience. During COVID-19, our supported housing skills came into their own and at a critical point where Local Authority and housing association options were totally exhausted.

Becoming COVID-19 secure was critical so that staff could still take referrals and move people into our accommodation. Anticipating the disproportionate impact of the COVID-19 restrictions on the people living in supported accommodation, we spent significant time and energy using a lens of Psychologically Informed Environments to enhance the physical spaces where our residents live. Upgrading TVs, creating additional safe spaces, re-decorating and refurbishing communal areas into even more homely, inviting, and comforting areas where people would inevitably now spend more time. We focused on support staff spending more quality time with people, creating socially distanced activities encouraging them out of their rooms to ensure no-one felt any more socially isolated because of the restrictions. An enhanced set of activities also engendered a feeling of togetherness, with themed days, pizza nights and helping residents away from boredom and potential isolation. Great food became a staple offer, further enhancing their emotional wellbeing.

Telephone and 'virtual' became the new way of working. However, these are not options for everyone and certainly not where face to face working is the priority. Much of our work, particularly our CDE, requires regular face to face support, and practical help. In response to this we worked closely with our Local Authority – Wirral Borough Council, to develop a Rough Sleeper Initiative providing rapid responses to those in the greatest need who were living on the streets. Over the summer as restrictions eased, our teams adapted again. In resuming much of our 'pre-lockdown' provision we responded to the increased demand for services as problems and issues, hidden in lockdown, soon emerged. However, the onset of autumn gave us the greatest challenges. In November 2020 Merseyside had the highest infection rates in the country.

The wellbeing of everyone YMCA Wirral comes into contact with has been central to our response and to our achievements and successes throughout the pandemic, even more so through the second and third lockdowns. Mitigating the wider impact of the restrictions on people has been key. We are careful to consider each individual and their own unique set of circumstances, and continuously assess the impact of the restrictions on their wellbeing together with their physical mental health.

Financial review

Financial position

The charity's income increased from £1,611,930 to £1,852,651 during the year. The surplus for the year was £174,400 compared to a surplus of £36,347 in the previous year.

Net assets for the year were £1,822,408 (2020: £1,648,008). Cash reserves were £479,128 (2020: £344,922) after repaying £23,552 against the Future Builders England property loan and £121,755 against CHA Building Finance lease.

Reserves policy

The reserves policy is based on free reserves equal to three months hostel and administration operating costs which are approximately £250,000. Currently our free reserves are £340,944 (2020: £300,079). Unrestricted cash reserves were £421,724 (2020: £299,826).

Financial risk management objectives and policies
The charity uses various financial instruments including loans, cash and various items, such as operating debtors and operating creditors that arise directly from its charitable operations. The main purposes of these financial instruments are to raise finance for the charity's operations.

The existence of these financial instruments exposes the charity to a number of financial risks, which are described in more detail below. The policies have remained unchanged from previous years.

Liquidity risk
The charity seeks to manage financial risk by ensuring sufficient liquidity is available to meet the foreseeable needs and to invest cash assets safely and profitably. Short-term flexibility if required is achieved by overdraft facilities.

Market risk
Market risk encompasses for the charity mainly price risk. The charity's policies for managing fair value interest rate risk are considered along with those for managing cash flow interest rate risk and are set out in the subsection entitled "Interest rate risk" below.

Interest rate risk
The charity finances its operations through a mixture of unrestricted funds and bank borrowings. In 2006, the charity entered into an agreement with Future Builders England (now known as The Social Investment Business) to borrow funds to complete the new BYMCA building, occupied since August 2007. The rate of interest on this loan is fixed at 6% over a three year term which concluded in October 2013, but has since been extended.

Credit risk
The charity's principal financial assets are cash and operating debtors. The risk associated with cash is limited. The principal credit risk arises therefore from its operating debtors.

In order to manage credit risk the Trustees, under the direction and advice of their Senior Management, set limits for customers based on a combination of payment history and third party credit references. Credit limits are reviewed by the deputy chief executive on a regular basis in conjunction with debt ageing and collection history.

Plans for the future
Throughout the whole time a client resides at the YMCAW, they are offered support, training and opportunities for personal development to ensure that they gain the maximum help to enable them to move on into sustainable independent lifestyles and realistic employment opportunities and all delivered within the permitted length of stay as required by Supporting People contract.

The organisations night-time safe refuge, continues to support "Street-homeless" persons and this work reflects the YMCAW's commitment to its client groups and those in crisis. During 2019/2020 over 3,800 bed night spaces were provided to "street homeless" persons with a Wirral connection, to 296 individuals.

In the current economic climate the future remains a challenging one and YMCAW remains ever mindful of the need to demonstrate clear outcomes, meet targets and offer best value to all stakeholders and to the local community.

Covid-19
The Covid-19 crisis and the first lock-down period affected every community and had profound effects on everyone's lives.

YMCA Wirral works with and supports people who are experiencing homelessness and rough sleeping. In addition to these difficult circumstances, a high percentage of our clients suffer from an array of other problems including mental health issues and addiction.

The pandemic brought about swift action by central and local government with the 'Everyone In' emergency programme. This required a significant number of measures and alterations to services.
With the collective efforts of government, public and private sectors, charities and voluntary organisations the pandemic has illustrated we can collaborate to provide a safe place to people in our society.

The challenge, however, is still great and as the lockdown regulations are ever-changing, it creates difficulties for those who are already vulnerable.

Going concern
The trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason the charity continues to adopt the going concern basis in preparing the financial statements.

Structure, governance and management

Governing document

The charity is a charitable company limited by guarantee incorporated in England on 28 August 1990 and is established under a Memorandum of Association which sets out its objectives and powers and is governed by its Articles of Association.

There are no activities outside England.

The charity is managed by a Board of Trustees whose members are the directors for the purposes of company law and Charity Trustees for the purposes of charity law.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr V Hessey
Mr M Huston
Mr R Leslie
Ms S Nicholas
Mr E Decorte
Ms C Williams
Mr K Greenop
Councillor A C Hodson
Rev. Dr S G Gitonga

Recruitment and appointment of new trustees

Trustees are recruited by way of public advertisements, verbal recommendations or offers from key interested individuals who wish to be considered for Board membership. Such people are considered in respect of their skills, experience and capabilities and represent a cross section of professional and lay people representing public, private, voluntary, community and faith sectors. After formal invitation to attend a number of meetings as "observers" the process of formal acceptance takes place and is noted at the charity's Annual General Meeting (AGM). All new Trustees are registered at Companies House.

Organisational structure

The charity is governed by a Board of Trustees with a maximum of 12 Trustees appointed at any given time. The Trustees normally meet 6 times per year as a full committee and at specified periods throughout the year as sub-committees. There are currently three sub-committees representing key areas of operation covering Finance & Audit, Human Resources and Residential & Community. The Trustees in attendance at both full and sub-committee meetings have full voting powers whilst staff members attend in a non-voting capacity.

The sub-committees act with the authority of the Main Board, working to clear terms of reference, membership criteria and meeting procedures as detailed in the charity's Articles of Association. Each committee has responsibility to report to the Board and to seek approval of the full Board for key decisions. Implicit on each meeting agenda are key items of discussion, which include health and safety, equal opportunities, risk management and declarations of interest.

The trustees delegate the day to day running of the charity to the chief executive, Nigel Hughes and deputy chief executive, Jackie Miles. Regular meetings are held to ensure that the charity's objectives continue to be met, including the review of monthly financial reports which are compared and monitored against the annual budgets.

Induction and training of new trustees
The Trustees induction procedure includes training in relation to governance, the role of a Trustee and their responsibilities and any other matters that support their role.

The current Trustees bring a diverse range of skills, from wide-ranging backgrounds that include Housing, Business, Drugs Support, Banking, Medicine, Legal Services and Youth & Community work. A recruitment drive successfully brought additional new Trustees to the Board who will stand for formal election at this year's AGM.

Key management remuneration
The trustees consider the senior management team comprise the key personnel of the charity in charge of controlling, running and operating the charity on a day to day basis.

The pay of the senior staff is reviewed annually and normally increased to the same extent as the rest of the staff. All the directors give all of their time freely and no director received remuneration in the year.

Disclosure of information to auditor
Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

Susan Nicholas

Ms S Nicholas
Trustee
Dated: 1.12.21

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also the directors of Birkenhead Young Men's Christian Association for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Opinion

We have audited the financial statements of Birkenhead Young Men's Christian Association (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, employment, food hygiene and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management team and inspecting legal correspondence; and identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management team as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC and relevant regulators.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Helen Furlong FCCA (Senior Statutory Auditor)
for and on behalf of McLintocks (NW) Limited

10.12.21

Chartered Accountants
Statutory Auditor

46 Hamilton Square
Birkenhead
Wirral
Merseyside
CH41 5AR

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income and endowments from:							
Donations and legacies	3	14,471	96,827	111,298	16,548	-	16,548
Charitable activities	4	1,503,046	224,192	1,727,238	1,421,786	162,907	1,584,693
Investments	5	414	-	414	448	-	448
Other income	6	13,701	-	13,701	10,241	-	10,241
Total income		1,531,632	321,019	1,852,651	1,449,023	162,907	1,611,930
Expenditure on:							
Charitable activities	7	1,413,090	240,990	1,654,080	1,404,372	171,211	1,575,583
Net incoming resources before transfers		118,542	80,029	198,571	44,651	(8,304)	36,347
Gross transfers between funds		(3,111)	3,111	-	-	-	-
Net incoming resources		115,431	83,140	198,571	44,651	(8,304)	36,347
Other recognised gains and losses							
Revaluation of tangible fixed assets		55,862	(80,033)	(24,171)	-	-	-
Net movement in funds		171,293	3,107	174,400	44,651	(8,304)	36,347
Fund balances at 1 April 2020		1,298,450	349,558	1,648,008	1,253,799	357,862	1,611,661
Fund balances at 31 March 2021		1,469,743	352,665	1,822,408	1,298,450	349,558	1,648,008

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	11		4,143,315		4,154,067
Current assets					
Stocks	12	3,903		3,119	
Debtors	13	148,455		117,843	
Cash at bank and in hand		479,128		344,922	
		631,486		465,884	
Creditors: amounts falling due within one year	16	(438,548)		(309,932)	
Net current assets			192,938		155,952
Total assets less current liabilities			4,336,253		4,310,019
Creditors: amounts falling due after more than one year	17		(2,513,845)		(2,662,011)
Net assets			1,822,408		1,648,008
Income funds					
Restricted funds	19		352,665		349,558
Unrestricted funds			1,469,743		1,298,450
			1,822,408		1,648,008

The financial statements were approved by the Trustees on 1.12.21.....

Susan Nicholas

Ms S Nicholas
Trustee

Company Registration No. 02534811

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities					
Cash generated from operations	24		408,890		151,078
Investing activities					
Purchase of tangible fixed assets		(129,762)		(11,294)	
Investment income received		414		448	
Net cash used in investing activities			(129,348)		(10,846)
Financing activities					
Repayment of borrowings		(23,551)		(21,384)	
Payment of obligations under finance leases		(121,785)		(118,733)	
Net cash used in financing activities			(145,336)		(140,117)
Net increase in cash and cash equivalents			134,206		115
Cash and cash equivalents at beginning of year			344,922		344,807
Cash and cash equivalents at end of year			479,128		344,922

1 Accounting policies

Charity information

Birkenhead Young Men's Christian Association is a private company limited by guarantee incorporated in England and Wales. The registered office is 56 Whetstone Lane, Birkenhead, Wirral, Merseyside, CH41 2TJ.In the event of a windlng up, the liability in respect of the guarantee is limited to £1 per member.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to Include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Golng concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charlty has adequate resources to continue in operational existence for the foreseeable future. It has been recognised that the ongoing Covld-19 Pandemic continues not to have an adverse financial impact on the charity and is not considered to do so in the near future.Thus the trustees continue to adopt the goIng concern basis of accounting in preparing the financial statements.

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectlves.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditlons require deferral of the amount. Income tax recoverable in relation to donatlons received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from charitable activities includes income received under contract or where entitlement to the grant funding is subject to performance conditions. Income is recognised in the Statement of Financial Activities when the related services have been provided, Income in advance of those services being provided is deferred.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs are those that that assist the work of the charity but are not directly attributable to the charitable activities. Support costs include office costs, administrative payroll costs and governance costs which support the charity's activities. Where the support costs cannot be attributable to a direct activity they have been allocated to the costs of raising funds and charitable activities on a pro-rata basis.

Governance costs represent costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Fixtures and fittings	33% & 20% on cost
Motor vehicles	25% on cost
Boat	6.5% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1 Accounting policies **(Continued)**

1.8 Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Taxation

The charity is exempt from corporation tax on its charitable activities.

1 Accounting policies **(Continued)**

1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.14 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Rentals payable under operating leases, including any lease incentives received, are charged to income on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds
	2021	**2021**	**2021**	2020
	£	**£**	**£**	£
Donations and gifts	13,281	88,827	102,108	16,548
Grants receivable	1,190	8,000	9,190	-
	14,471	96,827	111,298	16,548

4 Charitable activities

	Charitable Services for the Community 2021 £	Charitable Services for the Community 2020 £
Hostel & related income	1,459,087	1,403,686
Grants	267,613	172,907
Garden project	538	8,100
	1,727,238	1,584,693
Analysis by fund		
Unrestricted funds	1,503,046	1,421,786
Restricted funds	224,192	162,907
	1,727,238	1,584,693
Performance related grants		
Alcohol Project Grant	46,560	46,560
Assertive Outreach	132,094	96,485
Night Shelter	308	13,000
Ravensdale Trust	-	500
Lottery Triage	2,612	-
Cold Weather Grant	42,617	-
West Hill	-	1,693
Covid-19 Grants	40,534	-
Tesco Groundwork	-	1,210
Sport England	-	385
Talent Match	2,888	-
National Lottery Bike project	-	514
Abbeyfield	-	10,000
LCVS CIF Grant	-	1,250
Community Foundation	-	1,310
	267,613	172,907

5 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	414	448

6 Other Income

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Other income	13,701	10,241

7 Charitable activities

	Charitable Services for the Community 2021 £	Charitable Services for the Community 2020 £
Staff costs	771,273	695,210
Depreciation and impairment	116,343	115,390
Rent,rates & water	41,937	73,088
Heat & light	53,163	56,854
Insurance	13,782	14,391
Advertising & printing postage & stationery	16,279	17,898
Computers & phone	25,275	25,650
Motor & travel	5,374	8,987
Other costs	84,534	115,433
Repairs & maintenance	91,616	49,450
Fees & subscriptions	10,129	9,780
Other staff costs	4,723	7,192
Hospitality	7,566	13,048
Hostel catering	44,031	33,320
Residents benefits & outings	4,739	8,147
Projects expenditure	84,684	66,518
	1,375,448	1,310,356
Share of support costs (see note 8)	260,334	247,081
Share of governance costs (see note 8)	18,298	18,146
	1,654,080	1,575,583
Analysis by fund		
Unrestricted funds	1,413,090	1,404,372
Restricted funds	240,990	171,211
	1,654,080	1,575,583

8 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Staff costs	115,679	-	115,679	115,226	-	115,226
Bank charges	2,883	-	2,883	2,224	-	2,224
Loan & finance lease interest	120,448	-	120,448	119,453	-	119,453
Legal & professional fees	21,324	-	21,324	10,178	-	10,178
Audit fees	-	6,000	6,000	-	6,000	6,000
Accountancy fees	-	12,076	12,076	-	11,431	11,431
Trustees expenses	-	222	222	-	715	715
	260,334	18,298	278,632	247,081	18,146	265,227
Analysed between						
Charitable activities	260,334	18,298	278,632	247,081	18,146	265,227

9 Trustees

During the year trustees expenses of £223 were incurred (2020: £715).

The charitable company has incurred a cost of £1,108 (2020: £934) in providing indemnity insurance to the trustees. The insurance covers protection for the charity from loss arising from the neglect or defaults of its trustees, employees or agents, and to indemnify the trustee against the consequences of any neglect or default on their part.

10 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Project staff	16	12
Managment & administration	6	6
Support staff	18	20
Total	40	38

10 Employees (Continued)

Employment costs	2021	2020
	£	£
Wages and salaries	803,804	727,863
Social security costs	58,355	56,717
Other pension costs	24,793	25,856
	886,952	810,436

The key management personnel of the charity comprise the Chief Executive, the Deputy Chief Executive and Senior Support Manager whose employee benefits total £165,387 (2020: £164,492).

There were no employees whose annual remuneration was more than £60,000.

11 Tangible fixed assets

	Freehold land and buildings	Fixtures and fittings	Motor vehicles	Boat	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2020	4,520,548	293,330	26,933	122,701	4,963,512
Additions	93,291	19,681	16,251	539	129,762
Revaluation	(543,291)	-	-	-	(543,291)
At 31 March 2021	4,070,548	313,011	43,184	123,240	4,549,983
Depreciation and impairment					
At 1 April 2020	427,925	270,960	26,933	83,627	809,445
Depreciation charged in the year	106,421	9,551	340	31	116,343
Revaluation	(519,120)	-	-	-	(519,120)
At 31 March 2021	15,226	280,511	27,273	83,658	406,668
Carrying amount					
At 31 March 2021	4,055,322	32,500	15,911	39,582	4,143,315
At 31 March 2020	4,092,623	22,370	-	39,074	4,154,067

The net carrying value of tangible fixed assets includes the following in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £84,504 (2020 - £84,504)

	2021	2020
	£	£
Freehold property	3,250,000	3,161,984

11 Tangible fixed assets **(Continued)**

56 Whetstone Lane property was revalued to its market value as at 31 March 2021 by Thomson & Associates who are independent chartered surveyors.

At 31 March 2021, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been £3,258,088 (2020: £3,164,797).

12 Stocks

	2021	2020
	£	£
Finished goods and goods for resale	3,903	3,119

13 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Trade debtors	59,399	22,778
Prepayments and accrued Income	89,056	95,065
	148,455	117,843

14 Loans and overdrafts

	2021	2020
	£	£
Other loans	198,343	221,894
Payable within one year	22,126	22,342
Payable after one year	176,217	199,552
Amounts included above which fall due after five years:		
Payable by instalments	74,691	127,403

The loan from Future Builders England (FBE) is secured against the charity's freehold property. The current interest is 3.75% (3% over base) and the loan is repayable over 25 years from October 2007. The change in interest rates and repayments made in the year result in a change in the repayment profile from 2013.

15 Finance lease commitments

Future minimum lease payments due under finance leases:

	2021	2020
	£	£
Within one year	124,831	121,785
Within two and five years	531,671	518,569
In over five years	1,805,957	1,943,890
	2,462,459	2,584,244

16 Creditors: amounts falling due within one year

	Notes	2021	2020
		£	£
Obligations under finance leases	15	124,831	121,785
Other loans		22,126	22,342
Other taxation and social security		16,760	18,557
Deferred income	18	103,831	45,096
Trade creditors		101,883	55,034
Pension control		3,807	6,413
Other creditors		1,658	1,151
Accruals and deferred income		63,652	39,554
		438,548	309,932

17 Creditors: amounts falling due after more than one year

	Notes	2021	2020
		£	£
Obligations under finance leases	15	2,337,628	2,462,459
Other loans		176,217	199,552
		2,513,845	2,662,011

18 Deferred Income

	2021	2020
	£	£
Arising from Performance related grants	103,831	45,096

Deferred income is included in the financial statements as follows:

	2021	2020
	£	£
Balance at 1 April 2020	19,139	33,644
Amounts received in year	87,291	36,169
Amounts credited to statement of financial activities	(39,066)	(50,674)
Balance at 31 March 2021	103,831	45,096

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds				
	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Revaluations, gains and losses	Balance at 31 March 2021
	£	£	£	£	£	£
Boat Fund	39,774	-	-	(1,859)	-	37,915
Property Development Fund	309,784	-	(8,298)	6	(86,742)	214,750
Night Shelter	-	308	(308)	-	-	-
WBC - Alcohol Project	-	46,560	(46,560)	-	-	-
WBC - Assertive Outreach	-	132,095	(132,095)	-	-	-
Tesco Groundwork Grant	-	500	(500)	-	-	-
WBC- Cold Weather Fund	-	42,617	(42,617)	-	-	-
Archobald Bathgate		8,000	(8,000)	-	-	-
Lottery Triage Unit	-	2,612	(2,612)	-	-	-
Next Steps Accom. Project & Next Better Care Fund	-	88,327		4,964	6,709	100,000
	349,558	321,019	240,990	3,111	(80,033)	352,665

The Property Development Fund is for the development of the Whetstone Lane site, which was opened in September 2007. Funds have been classified as restricted as the charity is required to fulfil certain conditions from each of the respective funding bodies for varying time periods following the initial purchase and the assets are required to be used for specific purposes within the wider objects of the charity. The reserves transfer is required to reallocate the depreciation split between restricted and unrestricted funds.

The Boat Fund represents grant funding received for the purchase of boats to be used on specific chartable activities within the wider objects of the charity.

Next Steps Accommodation Project Funding and Next Better Care Fund funding were received towards the construction of the Triage Assessment Unit.

19 Restricted funds **(Continued)**

Comparative infomation in respect of the preceding period is as follows:

		Movement in funds			
	Balance at 1 April 2019	Incoming resources	Resources expended	Transfers	Revaluations, gains and losses	Balance at 31 March 2020
	£	£	£	£	£	£
Boat Fund	39,774	-	-	-	-	39,774
Property Development Fund	318,088	-	(8,304)	-	-	309,784
Night Shelter	-	13,000	(13,000)	-	-	-
WBC - Alcohol Project	-	46,560	(46,560)	-	-	-
WBC - Assertive Outreach	-	96,485	(96,485)	-	-	-
Ravensdale Trust	-	500	(500)	-	-	-
Westhill Endowment - Y Workshop	-	1,693	(1,693)	-	-	-
Community Foundation BHP - Y Workshop	-	1,310	(1,310)	-	-	-
Tesco Groundwork Grant	-	1,210	(1,210)	-	-	-
LCVS- Y Workshop	-	1,250	(1,250)	-	-	-
National Lottety - Bike Project	-	514	(514)	-	-	-
Sport England - Y Get Active	-	385	(385)	-	-	-
	357,862	162,907	(171,211)	-	-	349,558

20 Unrestricted funds - Charity

	Balance at 1 April 2020	Movement in funds: Incoming resources	Resources expended	Transfers	Revaluation gains/losses	Balance at 31 March 2021
	£	£	£	£	£	£
General unrestricted funds	1,298,450	1,531,632	(1,413,090)	(3,111)	55,862	1,469,743
	1,298,450	1,531,632	(1,413,090)	(3,111)	55,862	1,469,743

Comparative information in respect of the preceding year is as follows:

	Balance at 1 April 2019	Movement in funds: Incoming resources	Resources expended	Transfers	Revaluation gains/losses	Balance at 31 March 2020
	£	£	£	£	£	£
General unrestricted funds	1,253,799	1,449,023	(1,404,372)	-	-	1,298,450
	1,253,799	1,449,023	1,404,372	-	-	1,298,450

21 Analysis of net assets between funds

	Unrestricted 2021	**Restricted 2021**	**Total 2021**	Unrestricted 2020	Restricted 2020	Total 2020
	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:						
Tangible assets	3,790,650	352,665	4,143,315	3,804,509	349,558	4,154,067
Current assets/ (liabilities)	192,938	-	192,938	155,952	-	155,952
Long term liabilities	(2,513,845)	-	(2,513,845)	(2,662,011)	-	(2,662,011)
	1,469,743	352,665	1,822,408	1,298,450	349,558	1,648,008

22 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Within one year	9,040	6,790
Between two and five years	13,580	20,370
	22,620	27,160

23 Related party transactions

On 1 April 2019 the charity entered into a 5 year lease on a residential property with CCH Properties Limited. During the year under review the charity paid an annual rent of £5,100 (2020: £5,100), agreed as being a 15% discount to the market rent for the property. Mr M Huston, a trustee of the charity, is a minority shareholder in CCH Properties Limited.

24 Cash generated from operations	2021	2020
	£	£
Surplus for the year	198,571	36,347
Adjustments for:		
Investment income recognised in statement of financial activities	(414)	(448)
Depreciation and impairment of tangible fixed assets	116,343	115,390
Movements in working capital:		
(Increase) in stocks	(784)	(1,476)
(Increase) in debtors	(30,612)	(22,965)
Increase/(decrease) in creditors	67,051	(1,727)
Increase in deferred income	58,735	25,957
Cash generated from operations	408,890	151,078

25 Analysis of changes in net (debt)/funds

	At 1 April 2020	Cash flows	At 31 March 2021
	£	£	£
Cash at bank and in hand	344,922	134,206	479,128
Loans falling due within one year	(22,342)	216	(22,126)
Loans falling due after more than one year	(199,552)	23,335	(176,217)
Obligations under finance leases	(2,584,244)	121,785	(2,462,459)
	(2,461,216)	279,542	(2,181,674)