

Newcastle upon Tyne YMCA
Annual Accounts and Trustees Report
1 April 2024 – 31 March 2025

1. About Us

We believe that everyone should have a fair chance to discover who they are and what they can become.

About YMCA

The YMCA is a global federated movement made up of 1,000s of individual, autonomous local YMCAs serving their local community. Each local YMCA is independent and responsible for its own governance and finance. In the UK there are over 100 local YMCAs.

YMCA Newcastle was formed in 1849 and is one of the oldest independent youth charities in the country.

The YMCA Federation believes in fairness and opportunity. There

are essential building blocks for a full and rewarding life: a safe home; acceptance; guidance; friendship; physical and mental health; academic support; employment skills; and access to real opportunities.

Many young people have never known these things; other people have lost one or more as they grew up, but we all need them. All of us. At YMCA, we provide these critical foundations for a fresh, strong start for young people and a better quality of life in the community.

Our Vision

Our Vision is of thriving and

inclusive communities.

Our Mission

Our Mission is to provide the opportunities, resources and support so that the community and its young people can belong, contribute and thrive.



The journey of support can be a long one, our services are for 11 to 25 year olds

Our Values

The way we act at YMCA Newcastle is characterised by our values that flow from the YMCAs Christian heritage. These are;

Unconditional:- our support to young people is unconditional regardless of their actions, beliefs and attitudes

Equity:- we work to reduce inequalities and allocate our resources depending on individual needs and circumstances.

Respect:- we respect individuals for who they are regardless of their circumstances.

Tolerance:- we don't judge people and we

embrace different lifestyles, opinions, cultures and beliefs.

Openness:- our culture is transparent so that all our stakeholders can see the work we do.

Integrity:- by acting in accordance with our organisational beliefs and values to do the right things, in the right way at the right time.

Sustainability:- We strive for long term sustainability by governing the organisation to ensure its long term ability to meet the future needs of the community and its young people.



For young people, working out who you are, who you want to be and how to make a positive transition into independence has many challenges. Our support services are tailored to meet individual's needs on that journey.

1a. Implementing our Vision for the Future

Chair's Statement

On behalf of the Board, I extend our sincere thanks to our staff, volunteers, funders, partners, and supporters for their dedication throughout the year. Their commitment has enabled us to deliver meaningful, lasting change for young people and communities across Newcastle.

The year ending 31 March 2025 has been one of significant strategic progress and consolidation for YMCA Newcastle. Despite a challenging environment for the voluntary and community sector, we have strengthened our financial position, deepened partnerships, and continued to deliver impactful services that support young people across our city.

Our total income more than doubled to £1.13 million

(2024: £532,833), reflecting renewed confidence from funders, partners, and supporters in the value and effectiveness of our work. Careful financial management and robust governance enabled us to achieve a surplus of £239,176, reversing the small deficit recorded in the previous year. This result has increased our unrestricted reserves to £2.2 million, reinforcing the charity's resilience and sound stewardship.

During the year, we invested over £469,000 in our estate and facilities to ensure our buildings remain safe, accessible, and fit for purpose for the young people and communities we serve. These investments demonstrate our long-term commitment to creating welcoming, sustainable spaces that foster

community and opportunity.

While YMCA Newcastle's overall financial position is strong, much of this strength lies in long-term property and asset holdings rather than liquid reserves. The trustees remain focused on improving cash flexibility and liquidity to sustain delivery, invest in innovation, and respond effectively to future opportunities. Continued partnership with funders and donors will be essential to achieving this goal.

Acknowledging Our Trustees

At our Annual General Meeting, we said farewell to several trustees who stepped down after making valuable contributions to the charity. Their decision to leave was made on positive terms and reflects their personal circumstances.

We thank them sincerely for their service, insight, and commitment to YMCA Newcastle, and we wish them every success in the future. We are also delighted to welcome new trustees to the Board, bringing fresh perspectives and expertise that will strengthen our governance and help guide the charity through its next phase of growth.

Looking Ahead to 2026

Our focus for the coming year is to improve access to youth services and, subject to available funding, extend our reach to serve a larger base of young people across Newcastle. We aim to build on existing programmes and develop new initiatives that meet the needs of the most vulnerable. This will require close collaboration with funders and partners to secure the resources

necessary for sustainable growth. By aligning investment with demand, we will ensure that every step forward is both practical and financially responsible.



Neil Jackson
Chair

The Board's focus has been on sustainability through growth of new services.

1b. Creating solid foundations for growth

Chief Executive's Statement

This year has been one of delivery, growth and transformation at YMCA Newcastle. We are proud to have supported more young people than ever before, helping them to build confidence, find purpose and create positive futures whilst also running a programme of capital development of our premises.

The year's financial performance, a £239,176 surplus and income growth to £1.13 million, reflects both our operational strength and the commitment of our funders and partners.

These achievements have allowed us to expand programmes that make a tangible difference in young people's lives.

The support from our funders, donors and volunteers meant we continued to offer safe,

welcoming spaces where young people can grow in confidence, learn new skills, and give back to their community.

One young person, who joined our youth sessions at age 12, has developed into a confident volunteer and role model after completing multiple accredited training courses and securing part-time employment. Their journey demonstrates the power of sustained youth work and trusted relationships.

Our employability programme also delivered life-changing outcomes. Young people like Lily who overcame challenges in education and is now studying mechanics and functional skills show the difference that personalised support and practical opportunities can make.

Our new supported housing provides a high quality home to deliver trauma informed support and care to children and young adults who are in or leaving the foster care system.

These successes are not isolated; they reflect a wider pattern of impact and transformation across our services.

While we end the year on a strong financial footing, our free cash reserves remain limited. Much of our strength lies in our buildings and long-term assets, which enable our work but restrict liquidity.

Continued support from funders and donors will therefore be essential to maintain momentum, build financial flexibility, and sustain the delivery of our life-changing services.

I am immensely proud of our staff, volunteers, and trustees who

continue to deliver with passion and integrity. Together, we are helping young people in Newcastle discover their potential, make better life choices, and build brighter futures.

Jeff Hurst
Chief Executive

The Senior Leadership Team's focus has been meeting demand

for support whilst opening new housing services and refurbishing our premises.

2. Trustees Report

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025.

The trustees have adopted the provisions of 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 2015).

The trustees have taken account of the Charity Commission's guidance on public benefit when deciding how best to apply the charities resources as the local community and its young people. We are living in turbulent and uncertain times with families facing challenges on many fronts.

Global events have had a direct impact on every household, whether it is the cost of food, heating or from the constant negative news spiral.

National events including Political uncertainty, spilling costs and civil unrest

have also had a significant direct impact.

The direct impact on young people can be seen in a lack of food, clothing or heating available at home. The challenge to the ability of parents, carers and adults to create a positive environment where their young people are safe, have aspirations and are thriving.

The following is a summary of how we support the local community during this reporting period.

a. Family and Youth Work



Youth groups

We have almost completed the renovation of our Walker Youth Centre thanks to investment from the Government's Youth Investment Fund.

At the same time we have maintained our high quality youth work services which have been externally quality assessed by the National Youth Work Agency as "Excellent" youth participation "Good" Governance and leadership "Good" youth work practice.

Demand is still high for our youth groups with 365 individual young people accessing activities run in our youth

centre a total of 9,168 times.

Young people engaged in our detached youth work taking place where they hang out 633 times.

During the school holidays 88 children engaged in holiday activities programmes which included a healthy meal for each participant.

Quote from Adam

Adam has been accessing our support for 5 years, he said *"Coming to YMCA Newcastle has completely changed my life. When I first started, I didn't have much confidence and used to make bad choices, but the youth workers never*

gave up on me. They've helped me believe in myself, find work, and even start volunteering to support others. Now I feel proud of what I've achieved and excited about what's next."

School outreach

Our Youth Workers delivered lunchtime youth work sessions in local schools attended by 379 young people.

Learning Disability Group

We provided a range of supported activities for people with learning disabilities with 298 attendances at our weekly arts, crafts and games sessions.

Community support

People were signposted to specialist partners for support, such as housing advice, debt management, food

Poverty and employability.

We provided free data to promote digital inclusion and provided support with digital skills to individuals and community groups.

We distributed 760 food boxes and sanitary products to some of the most disadvantaged members of the community.

b. Training and Education



Rising Stars

16 students completed our Rising Stars programme of mentoring for young people who were identified with real potential and attended schools in deprived communities.

This programme enabled the students to break down barriers and challenges to start a journey in their chosen career pathway.

Employability programmes

68 people accessed our employability programmes to improve their skills to secure employment.

These programmes assisted with gaining work based qualifications, support to identify existing transferable skills and experiences, CV building, completing job applications and mock interviews.

Lily completed our Employability programme funded

by The Benicia Foundation

Lily joined YMCA Newcastle after being referred by her school careers advisor. Having faced challenges in mainstream education and struggling with confidence, she was determined to turn things around and find a career path she could be proud of.

With one-to-one support from our employability team, Lily explored her interests, developed a professional CV, and began volunteering at a local car garage to gain experience. This helped her discover a real passion for mechanics. We then supported her to enrol on a Motor Mechanics Study Programme with Northumbria Youth Action, where she is now working towards qualifications in mechanics and functional skills in maths and English.

Lily's confidence has grown enormously, she now speaks positively about her future and is thriving in education. Her journey shows how the right guidance, encouragement, and opportunities can help young people overcome barriers and build a brighter future.

Quote from Lily

"YMCA Newcastle helped me realise what I'm capable of. I never thought I'd go back into

education, but now I'm studying mechanics and doing something I really enjoy. It's given me confidence and hope for my future."

Volunteering

We created a variety of volunteering opportunities, such as administration, youth work, activity support, painting and decorating, not only to help us run our services but also to give people the opportunity to build their employability skills, knowledge and confidence.

This year 20 volunteers generously gave 6,280 hours of their time to help us run our services.

This equates to £76,678.80 of support at the national minimum wage.

Diane joined the Able Y's Volunteering Programme in April 2024 after long aspiring to become a YMCA volunteer.

Initially shy and lacking confidence, she soon found

friendship and purpose through volunteering with Young at Heart and Canny Crafters, helping to serve meals, run quizzes, and support craft sessions.

With staff encouragement, Diane developed strong social connections and greater self-belief.

She now volunteers independently elsewhere, has secured paid employment as a Mandatory Trainer and serves on the Inclusion North Board, representing people with learning disabilities.

Quote from Dianne

"I'm more confident now and love mixing with everyone. I've made real friends who care about me — for the first time, I feel part of something special."

Dianne's journey reflects the YMCA's lasting impact in building confidence, inclusion, and opportunities for personal growth.

c. Housing



Housing

Providing a home and personalised support services for a fresh start in life.

YMCA

Here for young people
Here for communities
Here for you

Supported Housing for children in care

We successfully tendered to provide supported accommodation for young children who are in Local Authority Care and opened a new 15 bed children's home for 16-18 years olds and housing for a further 4 older young people in properties disbursed in the community.

This service is regulated by Ofsted.

Designing Where We Live

The refurbishment of 8 properties is now complete and we are busy welcoming young people that are leaving Local Authority Care as

tenants in their first independent home.

Our plan is to support them to become independent with the life skills they will need to thrive. We expect them to be with us for about a year before moving on into unsupported living arrangements.

We will be reviewing the service mid year and planning to increase the housing stock in future years to meet the increasing demand.

Quote from Doreen

"For a long time, I didn't believe things could change for me. But with the right people around me, I started to see that healing is possible. I've

learned to trust again, to focus on my goals, and to believe in myself. I'm not a victim of my past, I'm a survivor with a future."

After spending much of her childhood in care and moving between foster placements, Doreen struggled to trust others and believe in herself. With the support of a caring foster family, counsellors, and youth workers, she began to rebuild her confidence and rediscover her potential.

Now studying criminology at university, Doreen is using her experiences to inspire her learning and future career. Her journey shows

the power of resilience and the difference that compassionate, consistent support can make in helping young people heal and build brighter futures.

Doreen recently moved into a YMCA property in Newcastle. This modern flat marks a new and exciting chapter in her life. After spending time in shared accommodation, she's delighted to

have a space of her own, bright, comfortable, and equipped with all the conveniences she'd hoped for. The new flat offers a fresh start, with sleek appliances, plenty of natural light, and a quiet environment that gives her a real sense of independence and stability. For Doreen, this move isn't just about a change of address, it's a step forward toward building the

life she's been working hard to achieve.

Support and Advice

Our team has also provided housing support and advice to families facing challenges to managing their tenancies. This has included financial advice, advocating on their behalf with landlords and energy suppliers, supporting access to benefit entitlements.

An unplanned exit from the family home following a breakdown in relationships is the biggest cause of youth homelessness.

In Newcastle there are over 600 children living in Foster care or children's homes because of abuse or neglect in the family home.

d. Income generation

This reporting period the charity earned its income from the following:

- 41% capital funding for building projects to improve youth service facilities from statutory grants.
- 26% revenue funding for service delivery and core costs from a wide range of charitable trusts, grant making bodies and local government grant funding.
- 18% for housing service delivery contracts
- 14% from investment property rental income,
- 1% from interest.

We are incredibly grateful to those whose generosity enables us to provide the charitable support and services that we have described above. These include:

Arnold Clark Foundation
Barbour Foundation

Benfact Trust
Bernicia Foundation

Catherine Cookson Foundation	St Hilda's Charitable Trust
CoOp Foundation	St Nicholas Educational Trust
Garfield Weston	Streetgames-Holiday Activity Fund
Gateshead Learning Skills	Tesco Community Fund
High Sheriff of Tyne and Wear	The Hadrian Trust
Hospital of God	The Joicey Trust
Linden Family Trust	The Joseph Strong Frazer Trust
National Lottery Awards For All	The Rothley Trust
National Lottery Million Hours Fund	The Sackler Trust
Newcastle City Council	The Souter Charitable Trust
North Of Tyne Combined Authority	WA Handley
Northumbria Crime Commissioners Fund	YMCA England and Wales Special Appeals
RW Mann Charitable Trust	YMCA Metropolitan Trust Fund
Schoefield Trust	YMCA North East Region Trust Fund
Screwfix Foundation	YMCA Retail
Sir William Leech Trust	Youth Investment Fund

e. Financial review

Investment policy and objectives

Our Memorandum and Articles of Association allows the charity to invest in such investments, securities or property as may be thought fit.

The Charity's assets, both property and cash are being held to carry out its charitable objectives. The application of the Charity's funds continues to focus on developing and sustaining work with the local community and young people living in deprived conditions, who may find themselves marginalised or in situations of need.

Reserves policy

The reserves policy is kept under regular review and target levels are adjusted as assessments of risk and other factors develop or change.

The charity targets free unrestricted reserves of between £250,000 - £500,000 which would be required to meet between 3 and 6 months of unrestricted fund expenditure.

The charity currently holds free reserves as at 31 March 2025 amounting to £(237,302) (2024 (£170,921)).

Financial Results

The financial year ending 31 March 2025 was one of strong progress for YMCA Newcastle, marking a significant improvement in performance and stability. Total income rose to £1.13 million (2024: £532,833), more than doubling the previous year's total. This increase reflects our success in securing new capital development grants, service delivery contracts for housing projects, grants to support youth work and alongside continued growth in rental income.

Overall expenditure rose in line with delivery, yet careful cost control and effective management enabled the charity to report a surplus of £239,176, a marked turnaround from the prior year's deficit. This has strengthened our unrestricted reserves to £2.2 million, underlining the resilience and effectiveness of our operating model.

During the year, we invested over £469,000 in improving our buildings and facilities, ensuring they remain safe, accessible, fit for purpose for the young people and communities we serve and improve their environmental impact. These investments mean YMCA Newcastle is now in a strong asset position, with over £2.39 million in total assets including £1.56 million in investment property value.

While the charity's balance sheet demonstrates a strong asset base and long-term financial stability, much of this value is held in property and fixed assets rather than readily available funds. The trustees therefore continue to focus on improving liquidity to ensure flexibility and resilience in delivering our charitable objectives.

Financial sustainability

The trustees recognise the importance of maintaining liquidity and are committed to strengthening cash flow management and rebuilding unrestricted cash reserves over the coming year. Our contracted supported housing service delivery will contribute to liquidity and reduce reliance on grant funding. Continued partnership with funders and donors will be vital to sustain our youth and community programmes and ensure we can keep delivering high-quality services to those who need them most.

Despite these challenges, the overall financial position represents a positive and sustainable foundation for the charity's future. The Board is confident that with ongoing support from partners and funders, YMCA Newcastle will continue to build on this year's success and deliver lasting impact across the city.

Investment assets

The charity owns 26 residential properties that are rented to private tenants and we have continued to support all of our tenants to

maintain their tenancy in the face of significant cost of living increases. Income from the properties contributes towards the charity's core costs and pension deficit to allow us to deliver our charitable services.

New Services

This reporting period the charity opened the supported housing services which will generate approximately £800,000 of income annually.

We have also opened our care leavers supported housing and are testing our model with the first 8 tenants to enable growth in the next reporting period.

We look forward to the completion of our youth centre extension and refurbishment, funded by a grant from the Youth Investment Fund.

Strategic Direction

Our strategy for 2024 - 2030 aims to contribute to the YMCA Movement's national and global goals and the local demand for services. The strategy is focused on developing new services that may not require charitable grant funding to be sustainable and ensuring our assets generate sufficient funds to meet the burden of the Pension Fund deficit repayment plan.

Insurance

Gallaghers Insurance Brokers were appointed as our insurance brokers.

Indemnity insurance

The Charity holds indemnity insurance cover in respect of the Directors of the Charity.

Political contributions

The Charity made no political contributions during the year.

Creditor payment policy

It is our policy, in respect of all suppliers, to agree to the terms of payment when entering into a transaction, to ensure that suppliers are aware of those terms of payment.

g. Risks and uncertainty

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place.

The following risks are identified and appropriate controls put in place and monitored.

- Safeguarding incident
- Incident involving beneficiary behaviour
- Incident involving staff behaviour
- Incident involving volunteer behaviour
- Incident involving contractor or supplier
- Fraud
- Insufficient charitable income
- Insufficient beneficiaries to meet terms of funding agreements and contracts
- Reduction in liquid reserves
- Voids in investment properties
- Loss of key staff
- Long term loss of operational properties following fire, flood or natural disaster
- Reputation risk from incidents involving other YMCAs
- Civil unrest and protests directed towards our buildings, staff and service users.

In this reporting period the Board reviewed the following policies:-

- Health and Safety Manual
- COSHH Policies and Procedures
- Safeguarding Policies and Procedures
- Building risk assessments
- Hybrid Working Policy and Procedures
- Finance Policy and Procedures
- Delegated Authorities Policy
- Incident and Accident reporting
- Data Protection Policy and Procedures
- Whistleblowing Policy and Procedures

h. Plans for the future

In the next reporting period the Trustees will set a 5 year strategic plan until 2030 which will focus on growing supported housing, increasing the reach and impact of our youth service delivered from

our new centre in Walker and developing new youth services in areas of where there is currently none.

i. Structure and Governance

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity's full name is Newcastle upon Tyne Y.M.C.A. It is a registered charity in the United Kingdom, Charity No: 1070578 and a company limited by guarantee, registered in England No: 03582739.

Organisational structure

The charity is managed by a Board of Directors and a sub-committee structure. The Chief Executive attends meetings of the Board of Directors and the sub-committees but has no voting rights.

A scheme of delegation is in place and day to day responsibility for the provision of services rests with the Chief Executive. The Chief Executive is responsible for ensuring that the charity delivers the services agreed by the Board of Directors and ensuring adequate support and supervision of the staff team.

Board of Directors

During this reporting year 8 individuals held the position of Director.

There are currently 3 males and 3 females all of whom identify as being white British ethnicity. The youngest is 39 and the oldest 64, their average age is 51

During this reporting year the Board met six times in addition to the AGM. The Finance committees also met six times. The directors voluntarily gave approximately 144 hours of their time to govern the conduct of the charity's activities.

Recruitment and appointment of new directors

Directors may from time to time appoint new directors of the charity, whether to fill a casual vacancy or by way of addition to the Board, provided that the prescribed maximum term is not then exceeded. Directors are appointed for three years and are eligible for re-election for a further three year term.

Mr T Wilson resigned during the year.

When recruiting Directors, the Board looks for individuals with skills and experience which are of value to the YMCA and which may not be represented by existing Directors. Directors are recruited by recommendation, by personal invitation, application from volunteer websites, agencies or from young people who have previously used the services of the YMCA. Anyone wishing to become a Director is required to undergo a check with the Disclosure and Barring Service and sign a declaration that they are not debarred from holding office, they also complete an online safeguarding course.

Before being appointed, Directors are required to meet with the Chair of the Board and the Chief Executive who outline the mission, structure, governance and financial management of the organisation and explain the responsibilities of trustees/directors. New directors are encouraged to visit each YMCA project site to observe the work done by the organisation and they may become members of the advisory sub-committees.

Officers

Neil Jackson continues to act as Chair, Rebecca Craigen continues as Treasurer

Key management remuneration

None of the directors receive any remuneration for their services. Key management personnel received remuneration totalling £80,176 including pension contributions during the year. The pay of senior staff is kept under review by the Board of directors.

Related parties

In so far as it is complementary to the charity's objectives, the charity is guided by the national YMCA guidance and local and national youth policy.

j. Statement of Trustees' responsibilities

The trustees, who are also the directors of Newcastle Upon Tyne Y.M.C.A. 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.

k. Legal and administrative information

Company number 03582739

Charity number 1070578

Registered office

592 – 596 Welbeck Road
Newcastle Upon Tyne
England
NE6 3AB

Trustees

ND Jackson - Chairman
RM Craigen - Treasurer
J Burns
AL Gibbons (retired 26 September 2024)
EJ Peacock (retired 26 September 2024)
T Wilson (retired 27 January 2025)
T Wood
K Taws (appointed 26 September 2024)
G Blair (appointed 24 March 2025)

Co opted members

G Blair (appointed 24 March 2025)

Company Secretary

N P Hurst

Auditors

Robson Laidler Accountants Limited
Statutory Auditor
Fernwood House
Fernwood Road
Jesmond
Newcastle upon Tyne
Tyne and Wear
NE2 1TJ

Bankers

Unity Trust Bank
4 Brindleyplace
Birmingham
B1 2JB

**Approved by the trustees on 24 November 2025 and signed
on their behalf by :-**

A handwritten signature in black ink, appearing to be 'ND Jackson', written in a cursive style.

ND Jackson – Chair of Trustees

I. Independent Auditors' report to the Trustees of Newcastle Upon Tyne Y.M.C.A.

Opinion

We have audited the financial statements of Newcastle Upon Tyne Y.M.C.A. (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.

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.

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:

The risk of material misstatement due to error or fraud has been assessed in conjunction with how internal controls may mitigate any such risk. These controls are reviewed as part of the audit by performing systems walkthroughs to ensure they are operating effectively. Other substantive testing is also performed on all material balances and therefore instances of non-compliance should be identified or considered as insignificant.

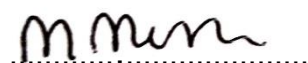
The risk of management override of controls was also considered an area of potential misstatement due to fraud. Audit procedures performed included testing of manual journal entries and other adjustments and evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditors> responsibilities. 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.

**Michael Thomas Moran BA FCA (Senior Statutory Auditor)
for and on behalf of Robson Laidler Accountants Limited**



Statutory Auditor

Fernwood House
Fernwood Road
Jesmond
Newcastle upon Tyne
NE2 1TJ

Date 1 December 2025

NEWCASTLE UPON TYNE Y.M.C.A.

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<u>Income and endowments from:</u>					
Donations and legacies	3	9,815	756,222	766,037	362,852
Charitable activities	4	200,447	-	200,447	-
Other trading activities	5	160,685	-	160,685	158,339
Investments	6	1,650	-	1,650	5,878
Other income	7	250	-	250	5,764
Total income		372,847	756,222	1,129,069	532,833
<u>Expenditure on:</u>					
Charitable activities	8	446,414	440,610	887,024	558,835
Other material expenditure		2,869	-	2,869	-
Total expenditure		449,283	440,610	889,893	558,835
Net gains / (losses) on investments	15	-	-	-	5,000
Net income/(expenditure)		(76,436)	315,612	239,176	(21,002)
Transfers between funds		413,868	(413,868)	-	-
Net movement in funds	12	337,432	(98,256)	239,176	(21,002)
<u>Reconciliation of funds</u>					
Fund balances at 1 April 2024		1,858,699	98,256	1,956,955	1,977,957
Fund balances at 31 March 2025		2,196,131	-	2,196,131	1,956,955

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.

NEWCASTLE UPON TYNE Y.M.C.A.

**STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £
<u>Income and endowments from:</u>				
Donations and legacies	3	109,974	252,878	362,852
Charitable activities	4	-	-	-
Other trading activities	5	158,339	-	158,339
Investments	6	5,878	-	5,878
Other income	7	5,764	-	5,764
Total income		279,955	252,878	532,833
<u>Expenditure on:</u>				
Charitable activities	8	108,328	450,507	558,835
Other material expenditure		-	-	-
Total expenditure		108,328	450,507	558,835
Net gains / (losses) on investments	13	5,000	-	5,000
Net income/(expenditure)		176,627	(197,629)	(21,002)
Transfers between funds		85,069	(85,069)	-
Net movement in funds	10	261,696	(282,698)	(21,002)
<u>Reconciliation of funds</u>				
Fund balances at 1 April 2023		1,597,003	380,954	1,977,957
Fund balances at 31 March 2024		1,858,699	98,256	1,956,955

BALANCE SHEET**FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible fixed assets	15		832,073		428,260
Investment properties	16		1,560,000		1,560,000
			2,392,073		1,988,260
Current assets					
Debtors	17	55,555		56,811	
Cash at bank and in hand		79,656		198,130	
		135,211		254,941	
Creditors: amounts falling due within 1 year	19	(155,919)		(50,169)	
Net current assets			(20,708)		204,772
Total assets less current liabilities			2,371,365		2,193,032
Creditors: amounts falling due in more than one year	20		(84,937)		(105,537)
Provisions for liabilities	21		(90,297)		(130,540)
Net assets			2,196,131		1,956,955
Income funds					
Restricted funds	23				98,256
<u>Unrestricted funds</u>			-		
General unrestricted funds	24	2,154,771		1,817,339	
Revaluation reserve		41,360		41,360	
			2,196,131		1,858,699
Total reserves			2,196,131		1,956,955

The financial statement have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the Board of Trustees on 24 November 2025 and are signed on their behalf by:



N D Jackson
Trustee and Chair

Company registration number: 03582739

The notes on pages 30 to 44 form part of these financial statements

NEWCASTLE UPON TYNE Y.M.C.A.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2025

		2025	2024
		£	£
Cash flows from operating activities			
Cash absorbed by operations	30	352,880	(82,242)
Investing activities			
Purchase of tangible fixed assets		(469,671)	(114,342)
Proceeds from disposal of tangible fixed assets		16,659	-
Proceeds from disposal of investment properties		-	180,000
Proceeds from disposal of subsidiaries			-
Investment income received		1,650	5,878
Net cash generated from investing activities		(451,362)	71,536
Financing activities			
Repayments of borrowing		(19,992)	528
Net cash generated from financing activities		(19,992)	528
Net (decrease)/increase in cash and cash equivalents		(118,474)	(10,178)
Cash and cash equivalents at the beginning of the year		198,130	208,308
Cash and cash equivalents at the end of the year		79,656	198,130

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies

Charity Information

Newcastle Upon Tyne Y.M.C.A. is a company limited by guarantee incorporated in England and Wales and also a registered charity. The registered office is 592-596 Welbeck Road, Walker, Newcastle Upon Tyne, Tyne and Wear, NE6 3AB, England.

1.1 Accounting convention

The financial statement have been prepared in accordance with the charity's Deed of Trust, 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 statement 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 prepare dunder the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The financial statements have been prepared on a going concern basis on the ground that current and future sources of funding or support will be more than adequate for the charity's needs. The Trustees have considered a period of 12 months from the balance sheet date and consider no further disclosures relating to the charity's ability to continue as a going concern need to be made.

1.3 Charitable Funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included 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.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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.

Allocation and apportionment of costs

Costs are allocated between charitable activities and governance costs according to the nature of the cost.

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 recognized 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% straight line basis
Leasehold improvements	10% reducing balance basis
Fixtures and fittings	25% reducing balance basis
Motor vehicles	25% reducing balance basis

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 is recognized in the statement of financial activities.

The charity opts to capitalize all fixed assets costing over £2,000. Purchases below this level are expenses to the Statement of Financial Activities in the year.

1.7 Investment properties

Investment property is shown at current market value. The aggregate surplus arising from changes in market value is recognised in the statement of financial activities.

1.8 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).

1.9 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 only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.11 Financial instruments

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value

1.12 Employee benefits

Newcastle upon Tyne Y.M.C.A. participates in a multi-employer defined benefit pension plan for employees of the Y.M.C.A. in England, Scotland and Wales, which was closed to new member's and accruals on 30 April 2007.

Due to insufficient information the plan's actuary has advised that it is not possible to separately identify the assets and liabilities relating to Newcastle upon Tyne Y.M.C.A.

As described in note 23 to the financial statements, Newcastle upon Tyne Y.M.C.A. has a contractual obligation to make pension deficit payments of £45,924 pa over the period to April 2027 (2024 : £45,924 pa to April 2029), accordingly this is shown as a liability on the Balance Sheet in these accounts.

The liability is measured at its present value and the unwinding of the discount is recognised as a finance cost in the Statement of Financial Activities.

In addition, Newcastle upon Tyne Y.M.C.A. is required to contribute £14,370 pa (2024 : £14,637 pa) to the operating expenses of the Pension Plan and these costs are charged to the Statement of Financial Activities as made.

1.13 Leases

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

1.14 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due

1.15 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Critical accounting estimates and judgements

In applying the accounting policies, the trustees consider that the judgement that has the most significant effect on the amounts recognised in the financial statements, is the interest rate used to discount the future pension deficit reduction payments. This has been set at 3.74% in line with the yield on high quality corporate bonds.

3. Donations and legacies

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

	Unrestricted funds £	Restricted funds £	Total 2025 £
Donations	1,005		1,005
Legacies receivable	5,035		5,035
Grants	3,775	756,222	759,997
	<u>9,815</u>	<u>756,222</u>	<u>766,037</u>

	Unrestricted funds £	Restricted funds £	Total 2024 £
Donations	17,879	-	17,879
Legacies receivable	3,469	-	3,469
Grants	88,626	252,878	341,504
	<u>109,974</u>	<u>252,878</u>	<u>362,852</u>

4. Charitable activities

	Total 2025 £	Total 2024 £
Housing project	<u>200,447</u>	<u>-</u>

5. Income from trading activities

	Total 2025 £	Total 2024 £
Rent received	<u>160,685</u>	<u>158,339</u>

6. Income from investments

	Total 2025 £	Total 2024 £
Interest receivable	<u>1,650</u>	<u>5,878</u>

7. Other income

	Total 2025 £	Total 2024 £
Other income	<u>250</u>	<u>5,764</u>

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

8. Expenditure on charitable activities	Youth Work 2025 £	Community 2025 £	Supported Housing (DWWL) 2025 £	Total 2025 £
Staff costs	304,157	16,580	76,329	397,066
Insurance and affiliation fees	15,976	-	-	15,976
Printing, postage and stationery	-	-	-	-
Motor and travel costs	4,744	-	-	4,744
Programme costs	12,931	-	13,718	26,649
Bank charges	1,642	-	3,492	5,134
Staff recruitment & DBS checks	775	-	-	775
Staff training	5,384	-	-	5,384
	<u>345,609</u>	<u>16,580</u>	<u>93,539</u>	<u>455,728</u>
Share of support and governance costs (note 9)				
Support	249,171	-	85,771	334,942
Governance	96,354	-	-	96,354
	<u>691,134</u>	<u>16,580</u>	<u>179,310</u>	<u>887,024</u>
Analysis by fund				
Unrestricted funds	357,151	-	89,263	446,414
Restricted funds	333,983	16,580	90,047	440,610
	<u>691,134</u>	<u>16,580</u>	<u>179,310</u>	<u>887,024</u>

8. Expenditure on charitable activities

Supported

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

(continued)

	Youth Work	Community	Housing (DWWL)	Total
	2024	2024	2024	2024
	£	£	£	£
Staff costs	147,858	76,168	-	224,026
Insurance and affiliation fees	13,646	-	-	13,646
Printing, postage and stationery	7	-	-	7
Motor and travel costs	6,103	3	-	6,106
Programme costs	24,463	13,922	1,320	39,705
Bank charges	555	-	4,442	4,997
Staff recruitment & DBS checks	421	-	-	421
Staff training	3,707	-	-	3,707
	<u>196,760</u>	<u>90,093</u>	<u>5,762</u>	<u>292,615</u>
Share of support and governance costs				
(note 9)				
Support	79,538	157,922	-	237,460
Governance	28,760	-	-	28,760
	<u>305,058</u>	<u>248,015</u>	<u>5,762</u>	<u>558,835</u>
Analysis by fund				
Unrestricted funds	108,328	-	-	108,328
Restricted funds	196,730	248,015	5,762	450,507
	<u>305,058</u>	<u>248,015</u>	<u>5,762</u>	<u>558,835</u>

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

9. Support costs allocated to activities

	2025 £	2024 £
Staff costs	111,371	154,372
Depreciation	46,330	18,457
Room hire and hire of equipment	92,360	4,488
Rates and water	14,823	8,039
Light and heat	24,738	10,520
Cleaning, repairs and maintenance	2,045	2,064
Building expenses	21,084	23,759
Telephone, printing, and stationery	6,469	7,224
Advertising	10,920	3,360
Sundry expenses	4,334	4,047
Conferences, hospitality and training	468	1,130
Governance costs	96,354	28,760
	<u>431,296</u>	<u>266,220</u>

Analysed between:

Youthwork	345,525	108,298
Community	-	157,922
Supported Housing (DWWL)	85,771	-
	<u>431,296</u>	<u>266,220</u>

Governance costs comprise:

Audit fees	5,765	5,985
Legal and professional	44,478	20,654
YMCA pension scheme deficit	21,319	5,911
Bad debts	24,792	(3,790)
	<u>96,354</u>	<u>28,760</u>

10. 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	5,765	5,985
Depreciation of owned tangible fixed assets	46,330	18,457
Loss/(profit) on disposal of tangible fixed assets	2,869	-
Profit on disposal of investment property	-	(5,000)

11. Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

12. Employees	2025	2024
	Number	Number
	£	£
Chief executive	1	1
Administration	3	5
Project staff	15	10
	<u>19</u>	<u>16</u>

Employment costs	2025	2024
	£	£
Wages and salaries	462,514	344,100
Social security costs	34,675	24,605
Other pension costs	11,248	9,693
	<u>508,437</u>	<u>378,398</u>

In addition pension payments of £61,563 (2024: £72,333) that was paid to YMCA Pension Scheme, £21,319 (2024: £5,911) of which is reflected in the Statement of Financial Activities and £40,244 (2024: £66,422) of which reduces the brought forward pension liability.

Amounts paid to key management personnel in the year totaled £80,176 (2024: £76,505)

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
The number of employees whose annual remuneration was more than £60,000 is as follows:		
£60,001 - £70,000	-	1
£70,001 - £80,000	<u>1</u>	<u>-</u>

13. Gains and losses on investments

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Gains and losses arising on:		
Sale of investment properties	<u>-</u>	<u>5,000</u>

14. Taxation

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

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

15. Tangible fixed assets

	Freehold land and buildings £	Leasehold improvements £	Fixtures and fittings £	Motor vehicles £	Total £
Cost					
At 1 April 2024	400,592	87,749	45,046	24,995	558,382
Additions	-	447,427	13,244	9,000	469,671
Disposals	-		(799)	(24,995)	(25,794)
At 31 March 2025	<u>400,592</u>	<u>535,176</u>	<u>57,491</u>	<u>9,000</u>	<u>1,002,259</u>
Depreciation					
At 1 April 2024	90,291	731	32,851	6,249	130,122
Charge for the year	8,012	31,073	4,995	2,250	46,330
Eliminated in respect of disposals	-	-	(17)	(6,249)	(6,266)
At 31 March 2025	<u>98,303</u>	<u>31,804</u>	<u>37,829</u>	<u>2,250</u>	<u>170,186</u>
Net book value					
At 31 March 2025	<u>302,289</u>	<u>503,372</u>	<u>19,662</u>	<u>6,750</u>	<u>832,073</u>
At 31 March 2024	<u>310,301</u>	<u>87,018</u>	<u>12,195</u>	<u>18,746</u>	<u>428,260</u>

The freehold properties were re-valued on 31 May 2019 by R W Jackson Chartered Surveyors and Property Consultants at £275,000. All of the valuations were based on the current open market freehold value of the premises in their existing condition. Subsequent improvements amounting to £125,592 have been valued at cost.

16. Investment property

	2025 £
Fair value:	
At 1 April 2024 and 31 March 2025	<u>1,560,000</u>

The investment properties were revalued on 31 May 2019 by R W Jackson Chartered Surveyor and Property Consultants. The valuation was based on the current market open market freehold value of the premises in their existing condition. Properties acquired since this date are shown at cost, which the trustees believe represents fair value.

17. Debtors

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	24,752	38,218
Prepayments and accrued income	30,803	18,593
	<u>55,555</u>	<u>56,811</u>

18. Loans and overdrafts

	2025	2024
	£	£
Other loans	<u>105,536</u>	<u>125,528</u>
Payable within one year	20,599	19,991
Payable after one year	<u>84,937</u>	<u>105,537</u>

The long-term loans are secured by fixed charges over the charity's assets £105,536 (2024 : £125,000).

The charity received a loan from Postcode Innovation Trust in 2023 with interest being charged at 3% PA.

19. Creditors: amounts falling due within one year

	2025	2024
	£	£
Amounts falling due within one year:		
Borrowings	20,599	19,991
Other taxation and social security	11,785	6,783
Trade creditors	60,020	8,371
Other creditors	13,831	7,611
Accruals and deferred income	<u>49,684</u>	<u>7,413</u>
	<u>155,919</u>	<u>50,169</u>

Accruals and deferred income includes grant income deferred at the year end amounting to £24,112 (2024: £Nil).

20. Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Amounts falling due within one year:		
Borrowings	<u>84,937</u>	<u>105,537</u>

21. Provisions for liabilities

2025	2024
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NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

	£	£
Retirement benefit obligations	90,297	130,540

22. Employee benefit obligations

Newcastle Upon Tyne Y.M.C.A. participated in a contributory pension plan providing defined benefits based on final pensionable pay for employees of Y.M.C.As in England, Scotland and Wales. The assets of the Y.M.C.A. Pension Plan are held separately from those of Newcastle Upon Tyne Y.M.C.A. and at the year end these were invested in the Mercer Dynamic De-risking Solution, 65% matching portfolio and 35% in the growth portfolio and Schroder (property units only).

The most recent completed three year valuation was as at 1 May 2023. The assumptions used which have the most significant effect on the results of the valuation are those relating to the assumed rates of return on assets of 4.56%, the increase in pensions in payment of 3.18% (for RPI capped at 5% p.a.), and the average life expectancy from normal retirement age (of 65) for a current male pensioner of 21.5 years, female 24.0 years, and 23.1 years for a male pensioner, female 25.7 years, retiring in 20 years time. The result of the valuation showed that the actuarial value of the assets was £103.1m. This represented 92% of the benefits that had accrued to members.

The Pension Plan was closed to new members and future service accrual with effect from 30 April 2007. With the removal of the salary linkage for benefits all employed deferred members became deferred members as from 1 May 2011.

The valuation prepared as at 1 May 2023 showed that the Y.M.C.A. Pension Plan had a deficit of £9.1 million. Newcastle Upon Tyne Y.M.C.A. has been advised that it will need to make monthly contributions of £5,024 from 1 May 2025. This amount is based on the current actuarial assumptions (as outlined above) and may vary in the future as a result of actual performance of the Pension Plan. Agreed future deficit contributions have been discounted using a rate of 3.74% (2024 : £3.95%). The current recovery period is 2 years commencing 1st May 2025.

23. Restricted funds

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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.

	Balance at 1 Apr 2024 £	Income £	Expenditure £	Transfers £	Balance at 31 Mar 2025 £
Youth work	3,000	330,983	(333,983)	-	-
Community	14,830	1,750	(16,580)	-	-
Supported housing (DWL)	80,426	423,489	(90,047)	(413,868)	-
Total funds	98,256	756,222	(440,610)	(413,868)	-
Previous year:	Balance at 1 Apr 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 Mar 2024 £
Walker fund	118,097	119,078	(196,730)	(37,445)	3,000
Youth work	262,857	133,800	(248,015)	(133,812)	14,830
Community	-	-	(5,762)	86,188	80,426
Total funds	380,954	252,878	(450,507)	(85,069)	98,256

Walker Fund

This represents funds raised for youth work to be undertaken within Walker.

Youth Work

This represents funds received to provide youth services in the area.

Community Fund

This fund comprises monies to help the community throughout COVID.

Supported Housing (DWL)

This fund comprises monies received to assist and provide housing for asylum seekers in the local area.

Transfers between funds

Transfers of £413,868 between restricted and unrestricted funds are in relation to capital spend in the year.

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Balance at 1 Apr 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	Balance at 31 Mar 2025 £
General funds	1,817,339	372,847	(449,283)	413,868	-	2,154,771
Revaluation						
Reserve	41,360	-	-	-	-	41,360
	<u>1,858,699</u>	<u>372,847</u>	<u>(449,283)</u>	<u>413,868</u>	<u>-</u>	<u>2,196,131</u>
Previous year:	Balance at 1 Apr 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	Balance at 31 Mar 2024 £
General funds	1,555,643	279,955	(108,328)	85,069	5,000	1,817,339
Revaluation						
Reserve	41,360	-	-	-	-	41,360
	<u>1,597,003</u>	<u>279,955</u>	<u>(108,328)</u>	<u>85,069</u>	<u>5,000</u>	<u>1,858,699</u>

25. Analysis of net assets between funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible fixed assets	832,073	-	832,073
Investment properties	1,560,000	-	1,560,000
Current assets/(liabilities)	(20,708)	-	(20,708)
Long term liabilities	(84,937)	-	(84,937)
Provisions and pensions	(90,297)	-	(90,297)
	<u>2,196,131</u>	<u>-</u>	<u>2,196,131</u>

Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
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NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

	£	£	£
At 31 March 2024:			
Tangible fixed assets	428,260	-	428,260
Investment properties	1,560,000	-	1,560,000
Current assets/(liabilities)	106,516	98,256	204,772
Long term liabilities	(105,537)	-	(105,537)
Provisions and pensions	(130,540)	-	(130,540)
	<u>1,858,699</u>	<u>98,256</u>	<u>1,956,955</u>

26. Related party transactions

During the year the charity used IT services from Smart IT amounting to £3,797 (2024: £1,838), a company in which trustee Mr T Wilson is also a director.

During the year the charity used marketing services from Hurst Creative, a company which is owned by the son of the Chief Executive, amounting to £5,880 (2024: £3,360).

During the year the charity used gardening services from Kingfisher Gardening, a company owned by the nephew of the Chief Executive, amounting to £920 (2024: £Nil),

During the year the charity paid wages for bank support worker services to L Mckie, step daughter of the Chief Executive, amounting to £3,971 (2024: £Nil).

29. Cash generated from operations

	2025 £	2024 £
Deficit for the year	239,176	(21,002)
Adjustments for:		
Investment income recognised in statement of financial activities	(1,650)	(5,878)
Gain on disposal of tangible fixed assets	2,869	-
Gain on disposal of investment property	-	(5,000)
Depreciation and impairment of tangible fixed assets	46,330	18,457
Difference between pension charge and cash contributions	(40,243)	(66,422)
Movements in working capital:		
(Increase)/decrease in stocks		-
(Increase)/decrease in debtors	1,256	(6,723)
Increase/(decrease) in creditors	105,142	4,326
Cash absorbed by operations	<u>352,880</u>	<u>(82,242)</u>

30. Analysis of changes in net funds

NEWCASTLE UPON TYNE Y.M.C.A.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	198,130	(118,474)	79,656
Loans due within one year	(19,991)	(608)	(20,599)
Loans due more than one year	(105,537)	20,600	(84,937)
	<u>72,602</u>	<u>(98,482)</u>	<u>(25,880)</u>