

THE BANK YOUTH PROJECT

England & Wales · Charity number 1075067

Details

Other names BYP

Status Registered

Legal form Other

Registered 1999-04-13

Register [View on the Charity Commission register](#)

Contact

Address 10 East Street
Ashburton
Newton Abbot
TQ13 7AA

Phone 01364653330

Email admin@bankyouthproject.org.uk

Website <http://www.bankyouthproject.org.uk>

Activities

Objects: The Charity's objects are the advancement in life of young people, between the ages of 9 to 25 years old (with a particular focus on those aged 9 to 19 years old), by the provision of confidential information, health advice and other support services, to enable them to: have access to appropriate support and learning environments and realise their capacity to believe in and fulfil their own potential as individuals and members of society.

Activities: We offer youth club activities and a drop in youth information and advice service for young people aged 9 - 19 years on 4 nights per week, with sessions for different age groups within this range on different nights.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Amateur Sport, Economic/community Development/employment, Recreation
- **Who:** Children/young People

Geography

- **Area of benefit:** NOT DEFINED, IN PRACTICE IN ASHBURTON AND SURROUNDING AREA
- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£50,367	£84,960	-	-
2024-03-31	£71,698	£60,805	-	-
2023-03-31	£65,098	£56,757	-	-
2022-03-31	£62,470	£56,353	-	-
2021-03-31	£65,335	£41,510	-	-

Trustees

Name	Role	Appointed
Joe Elston	Chair	2023-04-03
Alison Mary Irens		2021-07-12
ELAINE LOUISE BAKER		
Elizabeth Barbara Dunball		2025-04-07
Jane Gibbs		2022-04-11
Lynn Felicity Travers-Howard		2025-09-08

THE BANK YOUTH PROJECT

England & Wales - Charity number 1075067

Accounts

BANK YOUTH PROJECT

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report and the financial statements for the year ended 31 March 2025.

Governing Instrument:

The charity's objects and regulations are regulated by a Constitution dated 14 January 1998, as amended in September 2001 and October 2010 with the written consent of the Charity Commissioners, and is constituted as an unincorporated association.

The objects of the charity continue to be the provision of confidential information, health advice and other support services, to enable young people between the ages of 9 to 25, but prioritising 13 to 19, to:

- ☐ Have access to appropriate support and learning environments
- ☐ Realise their capacity to believe in and fulfil their own potential as individuals and members of society.

The charity is organised with an executive committee (termed the Management Group) to oversee planning and policy, with a member of the committee being nominated as chair who is in charge of the day to day running of the charity.

Trustees and Principal Officers

The charity's Trustees for the year to March 2025 are listed below. Trustees are elected or appointed at general meetings of the Trustees.

Alison Irens (Chair to July 2024)

Joe Elston (Treasurer from July 2024)

Deborah Sterling (Chair from September 24)

Elaine Baker

Jane Gibbs

Peter Brewer

Rev. Mark Rylands , replaced by Jenny Weigel July 2024

Alison Thomas (until July 2024)

Trustee and Staff Changes

The past year has seen a number of changes at BYP, both in terms of staff and trustees, and in session times and activities. In April a new co-lead youth support worker, Doris Atkinson was appointed to work alongside the existing lead youth support worker, Michael Park, a situation which only lasted a few weeks due to Michael's resignation. The committee thanks Michael for all his hard work in the previous years and for having stepped up to take on the additional responsibility involved. Since then Doris has assumed the lead youth support worker role.

In December 2024 we regretfully said goodbye to Lesley Booker, who had become the lynchpin of the organisation as administrator for five years, and had managed us all very effectively! Connie Rose was appointed to take on Lesley's duties. Finally, we appointed Jack Whitfield to the post of Assistant

Youth Support Worker, working with the younger age group on Wednesday evenings.

Changes in Trustee roles last year included Joe Elston being appointed Treasurer, and Deborah Sterling taking over as Chair from Alison Irens, from July 2024. The Committee are grateful for all the hard work Alison has given to BYP over a number of years and are pleased that she is remaining on the Management Group as a Trustee. At the same time Jenny Weigel, who had replaced Rev. Mark Rylands as a Trustee, stepped up to the position of Vice Chair, and took responsibility for the running of Management Group meetings.

At the last AGM we also said goodbye to Alison Thomas, who had been a stalwart member of the Management Group for very many years. Again, our thanks to Alison for her long commitment to BYP. In December we welcomed Barbara Dunball to the Management Group, and are delighted that she subsequently decided to become a Trustee. Other Trustees have remained in post and we are grateful for their ongoing contributions. Cllr John Nutley has continued in his role as representative of and link with Ashburton Town Council. Sadly, Cllr Saskia Hogbin stood down from the Management Group earlier this year for personal reasons.

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Grants and donations from other organisations contributed both to keeping BYP running and to funding special projects and activities. We are grateful for the contribution of the Heywood Trust for their contribution towards the cost of sessions providing Dungeons and Dragons (a role play game), particularly for neurodivergent young people. Thanks are also due to the Albert Hall Trust for their grant towards our general running costs, and to the Devon Community Fund's Safer Communities fund towards sessional costs to provide activities aimed at improving online safety, and to reduce anti-social behaviour. We were also successful in our bid to South Devon Police for funds to support sessional work and were lucky to receive an award of £1000 from the insurance group Benefact.

We are also most grateful for the local support we have received throughout the year, both from a number of individual donors, and from local organisation. These include Ashburton Town Council and the Teignbridge councillor's fund, the Post Office, Ashburton and Buckfastleigh Rotary, the WI, Ashburton & Buckfastleigh League of Friends, and the Methodist Church as well as continuing regular support from Buckfast Abbey. We have also had help from local shops including Ashburton Wholefoods, Holne Books, Enthuse and Presence and benefited from donations of surplus food from the Community Fridge, which is always popular!

One aspect of aiming to achieve BYP's longer term sustainability is to make better use of the building during the day, and last year, we agreed to trial a proposal to host the Ashburton Cafe@BYP. Unfortunately after a propitious

start, this venture was not successful, with the café closing its doors at the end of September 2024.

BYP continues to identify and apply for grants and seek donations, and explore ideas to broaden our funding sources to ensure our sustainability into the future. It is an increasingly competitive field and the days (or years) of relying on a single major funder are over it seems, with all organisations having to apply for many smaller pots of money to keep going, year on year.

Last autumn we decided to approach the Town Council for significant support. Both we and Ashburton Swimming Pool made bids requesting financial support and their Finance Committee Chair recommended this be done via the Council Tax precept. We and the Pool held a public meeting to present our case to the town, and the Council arranged a formal consultation with householders. We were very pleased that this resulted in a 2/3 majority in support of funding for both organisations in 2025-6, while acknowledging that not everyone felt that way. We note that this grant will be for one year only, in all likelihood.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs (estimated at £15,000) and preferably 6 months, in line with Charity Commission recommendations. The Trustees maintain a Building Reserve of £10,000 towards major maintenance costs of the building which we own. BYP also holds a Notice and Redundancy Reserve to meet statutory redundancy payments in the event BYP ceases to trade, this currently stands at £8,000. The allocation of funds between Reserve Accounts, to reflect this policy, is reviewed annually. In this last financial year reserves have been held in interest-bearing 35 day notice and 95 day notice accounts, which have earned £1,194.

BANK YOUTH PROJECT
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2025

Prepared by



100 Queen Street
Newton Abbot
Devon
TQ12 2EU

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2025
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	Vice Chairman	
	Hon Treasurer	Joe Elston
	Hon Secretary	
		Jane Gibbs
		Elaine Baker
		Peter Brewer
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2025
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the Trustees on Monday 9th June 2025.

Signed on behalf of the Trustees

.....
Deborah Sterling
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2025
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 6 to 8 for the year ended 31 March 2025.

Respective responsibilities of Trustees and examiner

As the Charity Trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

- * Proper accounting records are kept in accordance with section 41 of the Act
- * Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.



24th June 2025

Jamie Dawes ACA FCCA
Dawes Accountants Limited
100 Queen Street
Newton Abbot
Devon
TQ12 2EU

BANK YOUTH PROJECT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	2025		2024	
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Unrestricted</u>
	£	£	£	£
RECEIPTS				
Donations and Grants -				
Abney Analytics		351		
Albert Hunt		4,000		
Anonymous Donor		410		-
Ashburton & Buckfastleigh Rotary				1,500
Ashburton Festival			300	
Ash Lottery Fund		500		
Ash. Wholefoods		140		
Ashburton Folk Orchestra		100		
Ashburton Post Office		1,000		
Ashburton Quakers				135
Ashburton Post Office				1,000
Ashburton WI		3,000		
Buckfast Abbey Trust		600		600
CLLR JOHN NUTLEY	250			
Charities Trust		1,000		
D&C Police		2,310		
Devon Community Foundation		12,543	960	
DYS SPACE			5,000	
Enthuse		136		
G A Mills		145		
Hall & Woodhouse			600	
Holne Book Shop		150		
League of Friends		5,000		
Monthly Sponsors		90		
National Lottery Community Fund			57,531	
Presence		38		-
St Andrews Church		200		
Teignbridge DC		10,540	-	
Teignbridge Lottery		31		24
The Heydown Trust	1,356			
Widcombe Fair			250	
Other Receipts -				
Café Sales and Subs		2,641		2,229
Lettings		2,641		894
Bank Interest		1,195		676
TOTAL RECEIPTS	1,606	48,761	64,641	7,057
TOTAL RECEIPTS COMBINED FUNDS		50,367		71,698

BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2025
INCOME AND EXPENDITURE ACCOUNT (continued)

	2025		2024	
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Unrestricted</u>
	£	£	£	£
PAYMENTS				
Accountancy		1,128	1,128	
Advertising & Promotion	1,842	250	1,866	
Affiliation and Subscriptions			106	
Café		1,774	1,048	
Cleaning		1,398	1,853	
Consultancy/external evaluation		3,060	625	
Curriculum Costs & Equipment		2,384	816	
Insurance		2,091	1,800	
Licences		334	278	
Repairs & Servicing	4	5,843	2,370	
Salaries		46,580	42,618	
Staff Costs (Xmas Party)		167	418	
Staff Training & Recruitment		297	729	
Staff Travel & Expenses		268	98	
Stationery		758	195	
Special Projects		11,069	1,405	
Telephone & Internet		965	630	
Utilities		4,748	2,823	
TOTAL PAYMENTS	1,846	83,114	60,805	0
TOTAL PAYMENTS COMBINED FUND		<u>84,960</u>		<u>60,805</u>
NET RECEIPTS / (PAYMENTS) FOR THE YEAR		(34,593)		10,893
Net current assets brought forward (31 March 2024)		98,054		87,161
Net current assets carried forward (31 March 2025)		<u>63,461</u>		<u>98,054</u>

**BANK YOUTH PROJECT
AS AT 31 MARCH 2025
STATEMENT OF ASSETS AND LIABILITIES**

	2025		2024	
	£	£	£	£
FIXED ASSETS				
Freehold Property - 10 East Street, Ashburton		130,000		130,000
CURRENT ASSETS				
Debtors and Prepayments	-		-	
Bank Account - Current (2941)	12,995		47,285	
- Notice/Redundancy (3648)	16		8,086	
- Buildings (4628)	8,720		10,413	
- General (2968)	12,777		32,574	
- General (6007)	20,566			
- General (6031)	8,364			
Cash	24		21	
		63,461		98,379
NET CURRENT ASSETS		193,461		228,379
DEDUCT CURRENT LIABILITIES				
Creditors		-		325
NET ASSETS		193,461		228,054
REPRESENTED BY:-				
ACCUMULATED FUND				
Unrestricted Funds		63,387		94,218
Restricted Funds Note 1		74		3,836
Revaluation Reserve		130,000		130,000
		193,461		228,054
Note 1				
Opening balance		3,836		
Prior year correction of funds movements		(3,522)		
Movement in the year		(240)		
Closing funds held		<u>74</u>		

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ACCOUNTS FOR THE YEAR ENDED
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Last autumn we decided to approach the Town Council for significant support. Other towns in Devon are helped financially by their Council. Both we and Ashburton Swimming Pool made bids requesting financial support and their Finance Committee Chair recommended this be done via the Council Tax precept. We and the Pool held a public meeting to present our case to the town, and the Council arranged a formal consultation with householders. We were very pleased that this resulted in a 2/3 majority in support of funding for both organisations in 2025-6, while acknowledging that not everyone felt that way. We note that this grant will be for one year only, in all likelihood.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs (estimated at £15,000) and preferably 6 months in line with Charity Commission recommendations. The Trustees maintain a Building Reserve of £10,000 towards major maintenance costs of the building which we own. BYP also holds a Notice and Redundancy Reserve to meet statutory redundancy payments in the event BYP ceases to trade, this currently stands at £8,000. The allocation of funds between Reserve Accounts, to reflect this policy, is reviewed annually. In this last financial year reserves have been held in interest-bearing 35 day notice and 95 day notice accounts, which have earned £1,194.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2025
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the Trustees on Monday 9th June 2025.

Signed on behalf of the Trustees

.....
Deborah Sterling
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2025
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 6 to 8 for the year ended 31 March 2025.

Respective responsibilities of Trustees and examiner

As the Charity Trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

- * Proper accounting records are kept in accordance with section 41 of the Act
- * Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.



24th June 2025

Jamie Dawes ACA FCCA
Dawes Accountants Limited
100 Queen Street
Newton Abbot
Devon
TQ12 2EU

BANK YOUTH PROJECT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	2025		2024	
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Unrestricted</u>
	£	£	£	£
RECEIPTS				
Donations and Grants -				
Abney Analytics		351		
Albert Hunt		4,000		
Anonymous Donor		410		-
Ashburton & Buckfastleigh Rotary				1,500
Ashburton Festival			300	
Ash Lottery Fund		500		
Ash. Wholefoods		140		
Ashburton Folk Orchestra		100		
Ashburton Post Office		1,000		
Ashburton Quakers				135
Ashburton Post Office				1,000
Ashburton WI		3,000		
Buckfast Abbey Trust		600		600
CLLR JOHN NUTLEY	250			
Charities Trust		1,000		
D&C Police		2,310		
Devon Community Foundation		12,543	960	
DYS SPACE			5,000	
Enthuse		136		
G A Mills		145		
Hall & Woodhouse			600	
Holne Book Shop		150		
League of Friends		5,000		
Monthly Sponsors		90		
National Lottery Community Fund			57,531	
Presence		38		-
St Andrews Church		200		
Teignbridge DC		10,540	-	
Teignbridge Lottery		31		24
The Heydown Trust	1,356			
Widcombe Fair			250	
Other Receipts -				
Café Sales and Subs		2,641		2,229
Lettings		2,641		894
Bank Interest		1,195		676
TOTAL RECEIPTS	1,606	48,761	64,641	7,057
TOTAL RECEIPTS COMBINED FUNDS		50,367		71,698

BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2025
INCOME AND EXPENDITURE ACCOUNT (continued)

	2025		2024	
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Unrestricted</u>
	£	£	£	£
PAYMENTS				
Accountancy		1,128	1,128	
Advertising & Promotion	1,842	250	1,866	
Affiliation and Subscriptions			106	
Café		1,774	1,048	
Cleaning		1,398	1,853	
Consultancy/external evaluation		3,060	625	
Curriculum Costs & Equipment		2,384	816	
Insurance		2,091	1,800	
Licences		334	278	
Repairs & Servicing	4	5,843	2,370	
Salaries		46,580	42,618	
Staff Costs (Xmas Party)		167	418	
Staff Training & Recruitment		297	729	
Staff Travel & Expenses		268	98	
Stationery		758	195	
Special Projects		11,069	1,405	
Telephone & Internet		965	630	
Utilities		4,748	2,823	
TOTAL PAYMENTS	1,846	83,114	60,805	0
TOTAL PAYMENTS COMBINED FUND		<u>84,960</u>		<u>60,805</u>
NET RECEIPTS / (PAYMENTS) FOR THE YEAR		(34,593)		10,893
Net current assets brought forward (31 March 2024)		98,054		87,161
Net current assets carried forward (31 March 2025)		<u>63,461</u>		<u>98,054</u>

**BANK YOUTH PROJECT
AS AT 31 MARCH 2025
STATEMENT OF ASSETS AND LIABILITIES**

	2025		2024	
	£	£	£	£
FIXED ASSETS				
Freehold Property - 10 East Street, Ashburton		130,000		130,000
CURRENT ASSETS				
Debtors and Prepayments	-		-	
Bank Account - Current (2941)	12,995		47,285	
- Notice/Redundancy (3648)	16		8,086	
- Buildings (4628)	8,720		10,413	
- General (2968)	12,777		32,574	
- General (6007)	20,566			
- General (6031)	8,364			
Cash	24		21	
		63,461		98,379
NET CURRENT ASSETS		193,461		228,379
DEDUCT CURRENT LIABILITIES				
Creditors		-		325
NET ASSETS		193,461		228,054
REPRESENTED BY:-				
ACCUMULATED FUND				
Unrestricted Funds		63,387		94,218
Restricted Funds Note 1		74		3,836
Revaluation Reserve		130,000		130,000
		193,461		228,054

Note 1

Opening balance	3,836
Prior year correction of funds movements	(3,522)
Movement in the year	(240)
Closing funds held	74

THE BANK YOUTH PROJECT

England & Wales - Charity number 1075067

Accounts

The Bank Youth Project – Registered Charity, Number 1075067

MANAGEMENT GROUP ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2024

Management Group Members

Alison Irens	Trustee and Chair
Joe Elston	Trustee and Vice-Chair and Funding Group Chair
Elaine Baker	Trustee
Deborah Sterling	Trustee, Hon. Treasurer
Jane Gibbs	Trustee and Hon. Secretary
Peter Brewer	Trustee
Rev. Mark Rylands	Trustee
Alison Thomas	Trustee
John Nutley	Town Council Representative
Jenny Weigel	Management Group Member
Amy Capron	Management Group Member (from May 2023)
Philip Vogel	Management Group Member (from February 2024)

Staff

Michael Park	Lead Youth Support Worker (part-time)
Kate Martin	Asst. Youth Support Worker (part-time)
Samantha Leader	Asst. Youth Support Worker (part-time)
Arwenn Stickland	Asst. Youth Support Worker (part-time, May 2023-Dec 2023)
Lesley Booker	Administrator/Management Support (part-time)
Lynn Travers-Howard	Finance and Facilities Administrator (part-time, from Oct 2023)

1. Introduction

BYP entered its 25th anniversary year with a positive external evaluation, conducted by VOYC and DYS Space. The evaluation highlighted well-run sessions, effective governance and policies, and showed a very high regard for what BYP offers from around 50 respondents to a stakeholder survey. The very fact that BYP has survived and continues to function well despite the many challenges affecting all youth organisations through recent years of pandemic, cost rises and staffing/recruiting difficulties is, in itself, remarkable.

BYP also responded to some recommendations, and with the help of its final year of National Lottery Community Fund grant income and earmarked NLCF Development Funds, continues to lay foundations for greater sustainability for the future. BYP continues to be self-reflective and evolve, with the changing needs and interests of local young people at its heart, as it seeks new funding to hold this space for them for years to come.

2. Membership and Attendance

Total membership was around 180-200 young people across age groups. Wednesday evenings for the younger groups remain consistently popular. Even as members gradually move on to sessions for older age groups, new members join with some sessions reaching attendance as high as 40. Older groups fluctuated more over the course of the year. Staff have been aware of more young people with mental health issues, including anxiety and bereavement, as well as with SEN, including autism and ADHD.

3. Programme

(a) Youth Club Activities

Special activities offered over the last year included a series of summer swim sessions at Ashburton Pool and a successful trial of facilitated Dungeons and Dragons sessions with the help of Cllr Sarah Khan's Devon County Council (Ashburton and Buckfastleigh Ward) Locality Funds, which also sponsored the development of outreach work by BYP staff to spaces around town where young people often congregate. There were bushcraft sessions on Dartmoor funded by Widecombe Fair, an overnighter at Shallowford Farm in conjunction with the Bungalow Youth Project in Buckfastleigh, Halloween parties for older and younger age groups, participation by some members in a local Folk Orchestra performance, photography and 25th Anniversary logo competitions, which were both supported by local photography and art experts in the community as judges, and a BYP 25th birthday party in December. BYP entered 2024 proudly displaying its new logo, designed by BYP member Amber Sutton, on the building, website and communications.

Throughout the year BYP continued to offer a variety of creative, developmental, educational, recreational and social activities, including: -

- Life skills such as cooking, healthy eating, communicating, team building and self-expression
- Debates and discussions
- Outdoor team games, and indoor games including pool and table tennis
- Quizzes, competitions
- Arts and crafts and music activities

The Youth Support Workers delivered these activities with support from responsible and dedicated young volunteers.

The staff team monitor behaviour, follow BYP's Safeguarding and Child Protection Policy, and regularly receive training.

(b) Personal Development

BYP works to support members' wellbeing and positive development as individuals, family members and members of the local community in the following ways: -

- Being able to 'let off steam' safely
- Sessions to help members develop self-esteem and self-confidence
- Awareness raising for members on issues affecting young people, such as health and wellbeing, bullying, LGBTQ, homophobia and equal opportunities
- Encouragement of socially isolated members to become more engaged
- Training and positive experience for youth volunteers with guidance from our youth workers
- Involvement of members in planning, organising and leading activities in the BYP programme.

(c) Advice and Support Services

BYP continues to be a source of information, advice, support and guidance through:-

- Group discussions and one-to-one sessions with qualified staff, with the emphasis on promoting positive values
- Working 1-2-1 to support young people with mental health issues, as needed - with some members of staff responding to need by undertaking training in mental health first aid and bereavement support
- Confidential sexual health advice and support, including provision of the newly rebranded national DOINK scheme (previously C-Card), offering access to contraception, though take-up of this service has been lower than in previous years
- Collaboration and support from the local police and Youth Intervention Officer on issues such as County Lines and awareness of local trends in criminal activity, drugs and alcohol and staying safe
- Advice and support on a variety of issues relating to training, education, health, relationships and family matters, housing and benefits
- Leaflets, signposting, and referral to other specialist agencies.

Being able to provide a wide range of support services for young people in an informal, friendly, trusted and supportive space away from home and school provides local young people with the comfort of a safe place to be themselves. Our staff get to know young people over time, helping build relationships to support them in bad times and good. Diversity of personality within the staff team, coupled with relevant training, allows more choice for members to be able to engage with whoever they feel most comfortable.

(d) Community Engagement Activities

BYP continued to engage with the local community in a number of ways, including:-

- Open House activities at the Ashburton Food Fair
- Remembrance Day wreath laying ceremony
- Rotary Club's Santa Christmas collection
- Art and music workshops, including workshop and performance with the local Folk Orchestra
- Working with local organisations and individuals to bring BYP to the attention of the wider local community and to try to attract more people to volunteer as adult helpers, or as members of the management group
- BYP updates in *Around Ashburton*, FaceBook and on the BYP website.

5. Staffing

This year marked a change in leadership of the youth team with Michael Park stepping up to the lead role after the resignation of Julian Skinner in April after almost 20 years with BYP. Recruiting qualified staff and having sufficient capacity in the team to juggle schedules to cover for staff illness or emergencies remained an issue, reflecting national trends in youth work. BYP was pleased to welcome Arwen Stickland to the team in May and sad to see her leave for a full-time role in January.

Over the year, Michael worked towards a formal advanced qualification in youth work. Kate Martin and Sam Leader continued in post and undertook further training in youth work, Mental Health First Aid and suicide awareness. Most of the youth work team updated their Emergency First Aid training.

Lesley Booker continued as administrator, with the Management Group supporting her proposal to divide the role in the autumn to create a new part-time Finance and Facilities Administrator role. Lynn Travers-Howard was recruited in late October with Lesley continuing with reduced hours as Management Support Administrator, focusing on support for meetings, reports, communication and fundraising.

Richard Langston and Suzy Bingham joined the team as adult session volunteers, working alternate Wednesdays, where they have offered great support for the younger sessions while enjoying the experience.

Youth volunteers Harriet Brown, Amy Hayman, Reuben Hornshaw and Laila Manns took on responsibilities supporting sessions at BYP, particularly the Wednesday evenings for younger members.

The Management Group reviewed pay and approved an increase in staff wages for the 2024-25 financial year, based on the most recent national JNC agreement for youth workers and equivalent for admin staff. Running a youth club such as BYP is not always easy, and the hard work and commitment of our staff team is much appreciated by Trustees and others on the Management Group.

6. Premises

Steve Chew installed a metal trellis for improved safety by the stairs in the courtyard. The Youth Team offered time during the August break to redecorate the downstairs spaces and installed a new blackboard on the front door to advertise upcoming activities. Repairs to the building included repairing leaks; updating the kitchen with contributions from Glendinning, Barnes Kitchens, and Will Khoo and Amy Capron; installation of a new sliding door to better control access to the basement floor; and a popular new easy-to-move beanbag sofa in the basement. Rotary donations funded a new projector and badgemaking machine. BYP commissioned an energy audit to identify ways to improve energy efficiency and gauge the practicality of solar energy. Regular checks and replacements, as needed, were made of fire safety equipment, lights, etc.

7. Funding

BYP received the final two payments from its five-year grant from the National Lottery Community Fund - with payments of £29,270 in August 2023 and £28,261 in February 2024. Earmarked NLCF Development Funding paid for a subscription and entry of paper-based member records to a new secure GROOP digital platform, which will support more accurate and efficient membership data and impact measurements, and a facilitated Away Day to help develop plans for the coming years.

Other grants included: DYS SPACE with £5,000 toward staffing and operating costs. Devon County Council Locality Fund with £960 for summer swim sessions and outreach work, and Hall & Woodhouse Community Chest with £600 for redecoration/furnishing in the basement space.

We are extremely grateful for the regular and one-off support we receive from the community: Ashburton and Buckfastleigh Rotary Club (£1,500), Ashburton Post Office (£1,000), Buckfast Abbey Trust (£600), Ashburton Quakers (£135), and Ashburton Festival Association (£300, BYP beneficiary of closing).

Conscious of the forthcoming need to replace the NLCF grant, during 2023 the BYP Funding Working Group was re-established and developed a comprehensive Fundraising Strategy, with helpful input from Sarah Kersey, Development Worker at Teignbridge CVS. This clarified the way forward in terms of our funding and development needs, identified a variety of funders to approach over the next year or two, and our own priorities for fundraising. In particular we aim to diversify our income sources, both from making greater use of our building, not relying on a single major donor, and increasing the value and diversity of local financial contributions. (We already receive around £1000 a year from members' session subs and takings from our 'tuck shop'.) We are most grateful for the five years of Lottery support and financial stability this has provided, and their advice as we go forward.

As part of efforts to reduce dependency on major grant funding, BYP trialled various daytime rentals of BYP's building. Ultimately, BYP accepted a proposal by Jason and Lisa Gee to rent the space for the Ashburton Cafe @ BYP, which opened in March. We wish them every success.

8. Conclusion

Ashburton can be proud to have maintained and grown an independent open access youth service to support young people growing to adulthood over the past 25 years. Attracting new funding, staff and volunteers for the Management Group and to support sessions with young people will be key to its role in the town in the future.

Alison Irens
Trustee & Management Group Chair

Lesley Booker
Administrator

Doris Hocking
Lead Youth Support Worker
(from May 2024)



BANK YOUTH PROJECT
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2024

Prepared by



100 Queen Street
Newton Abbot
Devon
TQ12 2EU

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
CHARITY INFORMATION**

Trustees	Chairman	Alison Irens
	Vice Chairman	Joe Elston
	Hon Treasurer	Deborah Sterling
	Hon Secretary	Jane Gibbs
		Elaine Baker
		Peter Brewer
		Rev Mark Ryland
		Alison Thomas

Charity Number	1075067
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Principal Office	10 East Street Ashburton Devon TQ13 7AA
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Bankers	National Westminster Bank Plc
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Accountants	Dawes Accountants Limited 100 Queen Street Newton Abbot Devon TQ12 2EU
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
TRUSTEES' REPORT**

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

Governing Instrument

The charity's objects and regulations are regulated by a constitution dated 14 January 1998, as amended in September 2001 and October 2010 with the written consent of the Charity Commissioners, and is constituted as an unincorporated association.

The objects of the charity continue to be the provision of confidential information, health advice and other support services, to enable young people between the ages of 9 to 25, but prioritising 13 to 19, to:

Have access to appropriate support and learning environments

Realise their capacity to believe in and fulfil their own potential as individuals and members of society.

The charity is organised with an executive committee to oversee planning, with a member of the committee being nominated as chair who is in charge of the day to day running of the charity.

Trustees and Principal Officers

The charity's Trustees for the above year are listed on page 1.

Trustees are elected or appointed at general meetings of the Trustees.

Development, Activities and Achievements

December 2023 marked 25 years since the Bank Youth Project opened in Ashburton. BYP marked the occasion with the launch of a new logo by member Amber Sutton, winner of our anniversary logo design contest.

An external review of BYP carried out by VOYC and DYS Space was very positive, noting well-run sessions, high regard for BYP in a stakeholder survey, effective governance and policies, and the fact that BYP has survived and continues to function well despite many challenges facing the youth sector nationwide. The review also usefully offered recommendations to help BYP improve.

Thanks to generous support and collaborations, we offered some popular special activities, including summer swimming with a qualified swim instructor, bushcraft trips and an overnighter at Shallowford Farm, facilitated Dungeons and Dragons sessions and a performance with the local Folk Orchestra. Staff extended beyond the building to do outreach to areas where young people gather around town. Weekly activities varied with member interests and youth team skills and experience.

Finances

A grant from the National Lottery Community Fund, which runs until July 2024, remained core to BYP's funding. Grants and donations from other organisations and individuals contributed both to keeping BYP running and to funding special projects and activities. One aspect of BYP's longer term sustainability is to make better use of the building during the day, and over the past year, daytime rentals by Sparks Learning and for private one-on-one sessions were trialled, with the Management Group ultimately agreeing a partnership proposal from Jason and Lisa Gee to run the Ashburton Cafe@BYP. BYP continues to identify and apply for grants and seek donations, and explore ideas to broaden funding sources for sustainability into the future.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs (estimated at £15,000 when last reviewed) and preferably 6 months in line with Charity Commission recommendations.

The Trustees maintain a Building Reserve of £10,000 towards major maintenance costs of the Bank building following its formal transfer from St Lawrence Trust, Ashburton, to the Bank Youth Project.

BYP also holds a Notice and Redundancy Reserve calculated to meet the statutory redundancy payments in the event BYP ceases to trade, currently estimated at £8,000.

The allocation of funds between Reserve Accounts, to reflect this policy, is reviewed annually.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the Trustees on Monday 8th July 2024.

Signed on behalf of the Trustees



Alison Irens
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 5 to 7 for the year ended 31 March 2024.

Respective responsibilities of Trustees and examiner

As the Charity Trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

Proper accounting records are kept in accordance with section 41 of the Act
Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.



8 July 2023

Jamie Dawes ACA FCCA
Dawes Accountants Limited
100 Queen Street
Newton Abbot
Devon
TQ12 2EU

BANK YOUTH PROJECT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

	2024		2023	
	Restricted	Unrestricted	Restricted	<u>Unrestricted</u>
	£	£	£	£
RECEIPTS				
Donations and Grants				
Anonymous Donor		-		113
Ashburton & Buckfastleigh Rotary		1,500		1,000
Ashburton Festival	300			
Ashburton Quakers		135		97
Ashburton Soup				
Ashburton Post Office		1,000		
Buckfast Abbey Trust		600		600
Community cash collections				50
Devon County Council	960			
DYS SPACE	5,000		5,000	
Hall & Woodhouse	600			
Localgiving - Magic Little Grants			500	
National Lottery Community Fund	57,531		54,462	
Platform Cinema		-		485
Teignbridge DC - Cllr John Nutley	-		200	
Teignbridge Lottery		24		
Widcombe Fair	250			
Other Receipts				
Café Sales and Subs		2,229		2,376
Lettings		894		
Bank Interest		676		215
Utility refund		-		10,387
TOTAL RECEIPTS	64,641	7,057	60,162	15,323
TOTAL RECEIPTS COMBINED FUNDS		71,698		75,485

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
INCOME AND EXPENDITURE ACCOUNT (continued)**

	2024		2023	
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Unrestricted</u>
	£	£	£	£
PAYMENTS				
Accountancy	1,128		1,054	
Advertising & Promotion	1,866		1,445	
Affiliation and Subscriptions	106		180	
Café	1,048		1,066	
Cleaning	1,853		1,793	
Consultancy/external evaluation	625		1,200	
Curriculum Costs & Equipment	816		537	231
Insurance	1,800		1,853	
Licences	278		573	
Repairs & Servicing	2,370		1,936	
Salaries	42,618		41,529	
Staff Costs (Xmas Party)	418		147	
Staff Training & Recruitment	729		564	
Staff Travel & Expenses	98		52	
Stationery	195		180	
Special Projects	1,405			
Telephone & Internet	630		637	
Utilities	2,823		1,781	
 TOTAL PAYMENTS	 60,805		 56,527	 230
 TOTAL PAYMENTS COMBINED FUND		60,805		<u>56,757</u>
 NET RECEIPTS / (PAYMENTS) FOR THE YEAR		10,893		18,728
Net current assets brought forward (31 March 2023)		87,161		68,433
 Net current assets carried forward (31 March 2024)		98,054		87,161

**BANK YOUTH PROJECT
AS AT 31 MARCH 2024
STATEMENT OF ASSETS AND LIABILITIES**

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Freehold Property - 10 East Street, Ashburton		130,000		130,000
CURRENT ASSETS				
Debtors and Prepayments				
Bank Account - Current (2941)	47,285		37,166	
- Notice/Redundancy (3648)	8,086		7,536	
- Buildings (4628)	10,413		10,274	
- General (2968)	32,574		32,142	
Cash	21		43	
		98,379		87,161
NET CURRENT ASSETS		228,379		217,161
DEDUCT CURRENT LIABILITIES				
Creditors		325		
NET ASSETS		228,054		217,161
REPRESENTED BY:- ACCUMULATED FUND				
Unrestricted Funds		94,218		83,526
Restricted Funds		3,836		3,635
Revaluation Reserve		130,000		130,000
		228,054		217,161

BANK YOUTH PROJECT
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2024

Prepared by



100 Queen Street
Newton Abbot
Devon
TQ12 2EU

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
CHARITY INFORMATION**

Trustees	Chairman	Alison Irens
	Vice Chairman	Joe Elston
	Hon Treasurer	Deborah Sterling
	Hon Secretary	Jane Gibbs
		Elaine Baker
		Peter Brewer
		Rev Mark Ryland
		Alison Thomas
Charity Number		1075067
Principal Office		10 East Street Ashburton Devon TQ13 7AA
Bankers		National Westminster Bank Plc
Accountants		Dawes Accountants Limited 100 Queen Street Newton Abbot Devon TQ12 2EU

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
TRUSTEES' REPORT**

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

Governing Instrument

The charity's objects and regulations are regulated by a constitution dated 14 January 1998, as amended in September 2001 and October 2010 with the written consent of the Charity Commissioners, and is constituted as an unincorporated association.

The objects of the charity continue to be the provision of confidential information, health advice and other support services, to enable young people between the ages of 9 to 25, but prioritising 13 to 19, to:

Have access to appropriate support and learning environments

Realise their capacity to believe in and fulfil their own potential as individuals and members of society.

The charity is organised with an executive committee to oversee planning, with a member of the committee being nominated as chair who is in charge of the day to day running of the charity.

Trustees and Principal Officers

The charity's Trustees for the above year are listed on page 1.

Trustees are elected or appointed at general meetings of the Trustees.

Development, Activities and Achievements

December 2023 marked 25 years since the Bank Youth Project opened in Ashburton. BYP marked the occasion with the launch of a new logo by member Amber Sutton, winner of our anniversary logo design contest.

An external review of BYP carried out by VOYC and DYS Space was very positive, noting well-run sessions, high regard for BYP in a stakeholder survey, effective governance and policies, and the fact that BYP has survived and continues to function well despite many challenges facing the youth sector nationwide. The review also usefully offered recommendations to help BYP improve.

Thanks to generous support and collaborations, we offered some popular special activities, including summer swimming with a qualified swim instructor, bushcraft trips and an overnighter at Shallowford Farm, facilitated Dungeons and Dragons sessions and a performance with the local Folk Orchestra. Staff extended beyond the building to do outreach to areas where young people gather around town. Weekly activities varied with member interests and youth team skills and experience.

Finances

A grant from the National Lottery Community Fund, which runs until July 2024, remained core to BYP's funding. Grants and donations from other organisations and individuals contributed both to keeping BYP running and to funding special projects and activities. One aspect of BYP's longer term sustainability is to make better use of the building during the day, and over the past year, daytime rentals by Sparks Learning and for private one-on-one sessions were trialled, with the Management Group ultimately agreeing a partnership proposal from Jason and Lisa Gee to run the Ashburton Cafe@BYP. BYP continues to identify and apply for grants and seek donations, and explore ideas to broaden funding sources for sustainability into the future.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs (estimated at £15,000 when last reviewed) and preferably 6 months in line with Charity Commission recommendations.

The Trustees maintain a Building Reserve of £10,000 towards major maintenance costs of the Bank building following its formal transfer from St Lawrence Trust, Ashburton, to the Bank Youth Project.

BYP also holds a Notice and Redundancy Reserve calculated to meet the statutory redundancy payments in the event BYP ceases to trade, currently estimated at £8,000.

The allocation of funds between Reserve Accounts, to reflect this policy, is reviewed annually.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the Trustees on Monday 8th July 2024.

Signed on behalf of the Trustees



Alison Irens
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 5 to 7 for the year ended 31 March 2024.

Respective responsibilities of Trustees and examiner

As the Charity Trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

Proper accounting records are kept in accordance with section 41 of the Act
Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.



8 July 2023

Jamie Dawes ACA FCCA
Dawes Accountants Limited
100 Queen Street
Newton Abbot
Devon
TQ12 2EU

BANK YOUTH PROJECT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

	2024		2023	
	Restricted	Unrestricted	Restricted	<u>Unrestricted</u>
	£	£	£	£
RECEIPTS				
Donations and Grants				
Anonymous Donor		-		113
Ashburton & Buckfastleigh Rotary		1,500		1,000
Ashburton Festival	300			
Ashburton Quakers		135		97
Ashburton Soup				
Ashburton Post Office		1,000		
Buckfast Abbey Trust		600		600
Community cash collections				50
Devon County Council	960			
DYS SPACE	5,000		5,000	
Hall & Woodhouse	600			
Localgiving - Magic Little Grants			500	
National Lottery Community Fund	57,531		54,462	
Platform Cinema		-		485
Teignbridge DC - Cllr John Nutley	-		200	
Teignbridge Lottery		24		
Widcombe Fair	250			
Other Receipts				
Café Sales and Subs		2,229		2,376
Lettings		894		
Bank Interest		676		215
Utility refund		-		10,387
TOTAL RECEIPTS	64,641	7,057	60,162	15,323
TOTAL RECEIPTS COMBINED FUNDS		71,698		75,485

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2024
INCOME AND EXPENDITURE ACCOUNT (continued)**

	2024		2023	
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>Unrestricted</u>
	£	£	£	£
PAYMENTS				
Accountancy	1,128		1,054	
Advertising & Promotion	1,866		1,445	
Affiliation and Subscriptions	106		180	
Café	1,048		1,066	
Cleaning	1,853		1,793	
Consultancy/external evaluation	625		1,200	
Curriculum Costs & Equipment	816		537	231
Insurance	1,800		1,853	
Licences	278		573	
Repairs & Servicing	2,370		1,936	
Salaries	42,618		41,529	
Staff Costs (Xmas Party)	418		147	
Staff Training & Recruitment	729		564	
Staff Travel & Expenses	98		52	
Stationery	195		180	
Special Projects	1,405			
Telephone & Internet	630		637	
Utilities	2,823		1,781	
 TOTAL PAYMENTS	 60,805		 56,527	 230
 TOTAL PAYMENTS COMBINED FUND		 60,805		 <u>56,757</u>
 NET RECEIPTS / (PAYMENTS) FOR THE YEAR		 10,893		 18,728
Net current assets brought forward (31 March 2023)		87,161		68,433
 Net current assets carried forward (31 March 2024)		 98,054		 87,161

**BANK YOUTH PROJECT
AS AT 31 MARCH 2024
STATEMENT OF ASSETS AND LIABILITIES**

	2024		2023	
	£	£	£	£
FIXED ASSETS				
Freehold Property - 10 East Street, Ashburton		130,000		130,000
CURRENT ASSETS				
Debtors and Prepayments				
Bank Account - Current (2941)	47,285		37,166	
- Notice/Redundancy (3648)	8,086		7,536	
- Buildings (4628)	10,413		10,274	
- General (2968)	32,574		32,142	
Cash	21		43	
		98,379		87,161
NET CURRENT ASSETS		228,379		217,161
DEDUCT CURRENT LIABILITIES				
Creditors		325		
NET ASSETS		228,054		217,161
REPRESENTED BY:-				
ACCUMULATED FUND				
Unrestricted Funds	94,218		83,526	
Restricted Funds	3,836		3,635	
Revaluation Reserve	130,000		130,000	
		228,054		217,161

THE BANK YOUTH PROJECT

England & Wales - Charity number 1075067

Accounts

The Bank Youth Project – Registered Charity, Number 1075067

MANAGEMENT GROUP ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2023

Management Group Members

Alison Irens	Trustee and Chair
Elaine Baker	Trustee and Vice Chair
Deborah Sterling	Trustee, Hon. Treasurer and Funding Group Chair
Jane Gibbs	Trustee and Hon. Secretary
Peter Brewer	Trustee
Rev. Mark Rylands	Trustee
Alison Thomas	Trustee and member of Funding Group

Staff

Julien Skinner	Lead Youth Support Worker (part-time)
Michael Park	Asst. Youth Support Worker (part-time)
Kate Martin	Asst. Youth Support Worker (part-time)
Jerram Hall	Asst. Youth Support Worker (part-time, until Jan 2023)
Samantha Leader	Asst. Youth Support Worker (part-time, from Feb 2023)
Lesley Booker	Administrator (part-time)

1. Introduction

This year has been full of new opportunities and challenges. Membership numbers were strong with new members joining throughout the year. A number of special activities made good use of local resources to get out and be active or express creativity through song or clay. Our courtyard was modified and spruced up to become more usable as a social space, and we launched a new website. Meanwhile, staffing remained more challenging than pre-Covid times, as is being experienced widely in the youth sector. We were sad to say good-bye to Jerram Hall and pleased to welcome Sam Leader to the Youth Team. The year ended with continued recruitment efforts to increase staff capacity with our long-time Lead Youth Worker Julien Skinner needing to reduce his hours to manage other increasing commitments.

The Management Group turned more concentrated attention to planning for BYP's development, future sustainability and approaching 25th anniversary. Thank you to our funders, supporters, staff and volunteers for adapting to changes and supporting our young members, and to Deborah for her hard work managing our finances.

2. Membership and Attendance

Membership has continued to grow across age groups. Wednesday evenings for the younger groups are consistently popular with members gradually moving on to sessions for older age groups. Some sessions have had attendance as high as 32-40. Staff are alert to the number of members (a quarter of the young people attending BYP) who have physical or mental health issues, with asthma, anxiety, ADHD and autism among the most frequently noted.

3. Programme

(a) Advice and Support Services

BYP continues to be a source of information, advice, support and guidance through:-

- Group discussions and one-to-one sessions with qualified staff, with the emphasis on promoting positive values
- Working 1-2-1 to support young people with mental health issues
- Advice and support on issues relating to training, education, health, sexual health and contraception, drugs and alcohol, relationships and family matters, housing and benefits
- Leaflets and access to information via the internet
- Signposting and referral to other specialist agencies.

This year BYP updated staff sexual health and C-Card training to revive its role as an accessible source of confidential sexual health guidance. Being able to provide a wide range of support services for young people offers a great sense of 'peace of mind' for them, allowing them to make informed decisions based on good quality, up-to-date information. Having a diversity of personality within the staff team, coupled with the appropriate training, allows more choice for members to be able to engage with whom they feel most comfortable.

(b) Youth Club Activities

Two funded trips to Shallowford Farm offered a hugely popular hands-on spring lambing experience with a follow-up autumn session focusing on pigs and bats. For many members this was their first experience of a working farm. With funding support from the Ashburton and Buckfastleigh Rotary Club, BYP hired Ashburton Swimming Pool for three evening outdoor pool sessions in the summer - and a few young members achieved their first unaided cross-pool swims. The Sands Sports Court and Ashburton Recreation grounds were used for outdoor sports and large group activities. Later in the autumn a special series of Saturday Clay Club sessions, sponsored by Localgiving's Magic Little Grant Fund, resulted in some amazing creations and valued quieter time to chat for some of BYP's shyer members.

Throughout the year BYP has continued to offer a variety of creative, developmental, educational, recreational and social activities, including: -

- Life skills, including speaking, communicating and self-expression
- Debates and discussions, and homework help
- Outdoor team games, and indoor games including pool and table tennis
- Quizzes, competitions
- Arts and crafts activities
- Music activities
- Outdoor sports, swimming and team building activities.

The Youth Support Workers delivered these activities with support from responsible and dedicated young volunteers, whose help continues to be particularly valued with the energetic Wednesday sessions for younger members.

The staff team monitor behaviour, follow BYP's Safeguarding and Child Protection Policy, and regularly receive training.

(c) Personal Development

BYP works to support members' wellbeing and positive development as individuals, family members and members of the local community in the following ways: -

- Being able to 'let off steam' safely
- Sessions to help members develop self-esteem and self-confidence
- 1-2-1 care and 'Safe Place' support for young people with mental health problems
- Awareness raising for members on issues affecting young people, such as health and wellbeing, bullying, LGBTQ, homophobia and equal opportunities
- Encouragement of socially isolated members to become more engaged
- Training and positive experience for youth volunteers with guidance from our youth workers
- Helping members with homework issues, or wider educational questions
- Involvement of members in planning, organising and leading activities in the BYP programme.

(d) Community Engagement Activities

BYP continued to engage with the local community in a number of ways, including:-

- Remembrance Day wreath laying ceremony
- Representation at Portreeve's Volunteering Event and Mayor's Civic Service
- BYP updates in *Around Ashburton*
- Bank Youth Project website and Facebook updates
- Art & Media workshops
- Working with local organisations and individuals to bring BYP to the attention of the local community and to involve more people in volunteering as adult helpers, and as members of the management group.

5. Staffing

There have been several staff changes in the past year, as well as the need to juggle schedules to cover for staff illness or emergencies. Jerram Hall, who proved to be an excellent member of the team, resigned as an Assistant Youth Support Worker in January in order to better manage other work commitments. Kate Martin completed her initial training, settling into the team well and leading on a series of Saturday morning Clay Club sessions in the run-up to Christmas. Samantha Leader joined the team in February, and recruitment efforts continued to enable BYP's long-time Lead Youth Support Worker Julien Skinner, also experiencing increasing time pressures outside of BYP, to reduce his hours.

Lesley Booker continued work as administrator throughout the year, putting in extra hours on development projects such as the new website and BYP Google Workspace.

Rachel Griffin joined as an adult session volunteer, helping with Wednesday arts and crafts. Senior helpers, Sunny Smith, Jess Clark, Ruben Hornshaw and Tigerlily Capron-Kloo supported sessions at BYP, particularly the Wednesday sessions for younger members.

Staff training this past year included updated Child Protection training and the four-part Sexual Health training required for us to continue to be a Devon C-Card scheme provider.

The Management Group approved a cost of living supplement to staff pay from January 2023, as well as a training stipend for time spent on required or agreed training.

6. Premises

The courtyard was improved to work better as a social space with support from the Devon Safer Communities Trust, John Nutley's Teignbridge Councillor's Fund and metal work expertise donated by Steve Chew. The work included a reconfiguration of the access ramp handrail and supporting wall, increasing the space sufficiently to allow for a new picnic table for socialising. Repairs were made to the main door to the courtyard, and walls were cleaned and painted ready for members to design new murals. Frozen pipes in December led to Rupert Baker volunteering time to insulate an exposed water pipe from the courtyard into the building.

Regular checks and replacements, as needed, were made of fire safety equipment, lights, etc., a new easy push safety exit handle was added to the door to the courtyard and the lock was repaired to the main entrance door.

7. Funding

BYP is fortunate to have continued support throughout this past year from the National Lottery Community Fund with payments of £26,525 in August 2022 and £27,937 in February 2023.

DYS SPACE granted £5,000 toward staffing and operating costs. The Localgiving Magic Little Grants awarded £500 for the Saturday Clay Club sessions.

We are also extremely grateful for the support we receive from the community, which includes donations large and small, both regular and one-offs from the following:-

Ashburton and Buckfastleigh Rotary Club
Buckfast Abbey Trust
Anonymous donors
Platform Cinema (BYP beneficiary of closing)

Ashburton Town Lottery
Ashburton Quakers
Teignbridge District Councillor's Fund

8. Conclusion

We now look forward with confidence for the coming year. An independent external review of BYP to take place at the start of the new financial year has been commissioned to guide us to continued reflection and improvement in what we offer local young people. We have a great team, both staff and Management Group, which gives us a firm foundation on which to manage ongoing transitions, celebrate the not inconsiderable achievement of consistently being here for the young people of the community for almost 25 years, plan for BYP's sustainability and work together for our future.

Alison Irens
Trustee & Management Group Chair

Lesley Booker
Administrator

Michael Park
Lead Youth Support Worker
(from May 2023)



BANK YOUTH PROJECT
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2023

Prepared by



3 Town Hall
North Street
Ashburton
TQ13 7QQ

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
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Statement of Assets and Liabilities	7

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
CHARITY INFORMATION**

Trustees	Chairman	Alison Irens
	Vice Chairman	Elaine Baker
	Hon. Treasurer	Deborah Sterling
	Hon. Secretary	Jane Gibbs
	Trustees	Peter Brewer
		Rev. Mark Rylands
		Alison Thomas

Charity Number 1075067

Principal Office 10 East Street
Ashburton
Devon
TQ13 7AA

Bankers National Westminster Bank Plc

Accountants Dawes Accountants Limited
3 The Town Hall
North Street
Ashburton
Devon
TQ13 7QQ

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
TRUSTEES' REPORT**

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

Governing Instrument

The charity's objects and regulations are regulated by a constitution dated 14 January 1998, as amended in September 2001 and October 2010 with the written consent of the Charity Commissioners, and is constituted as an unincorporated association.

The objects of the charity continue to be the provision of confidential information, health advice and other support services, to enable young people between the ages of 9 to 25, but prioritising 13 to 19, to:

- Have access to appropriate support and learning environments
- Realise their capacity to believe in and fulfil their own potential as individuals and members of society.

The charity is organised with an executive committee to oversee planning, with a member of the committee being nominated as chair who is in charge of the day to day running of the charity.

Trustees and Principal Officers

The charity's Trustees for the above year are listed on page 1.
Trustees are elected or appointed at general meetings of the Trustees.

Development, Activities and Achievements

After the disruptions of previous years, BYP was pleased to return to a year of offering four evening sessions a week for local young people. Thanks to generous support and collaborations, we offered some special activities, including two trips to Shallowford Farm, summer evening swim sessions at Ashburton Swimming Pool, and a series of Saturday morning Clay Club sessions toward the end of the year. Weekly activities varied with member interests and youth team skills and experience. We reconfigured the back courtyard to be a better social space, launched a freshly designed website and supported staff changes and training. Thanks to support from funders, staff, volunteers, the local community, parents and our members, BYP continues to be a place our young people can call their own - for many a home from home in the centre of our town.

Finances

A grant from the National Lottery Community Fund, which runs until July 2024, remained core to BYP's funding this year. Grants and donations from other organisations and individuals contributed both to keeping BYP running and to funding special projects and activities. The Management Group is active in seeking support and ideas to broaden funding sources for sustainability into the future.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs (estimated at £14,250 when last reviewed).

The Trustees maintain a Building Reserve of at least £10,000 towards maintenance costs of the Bank building following its formal transfer from St Lawrence Trust, Ashburton, to the Bank Youth Project.

BYP also holds a Notice and Redundancy Reserve calculated to meet the statutory redundancy payments in the event BYP ceases to trade, currently estimated at £8,000. (Additional funds to be transferred to this account).

The allocation of funds between Reserve Accounts, to reflect these amounts, is reviewed annually.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) State whether the policies adopted are in accordance with the Charities SORP, the Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the Trustees on Monday 10th July 2023.

Signed on behalf of the Trustees



Alison Irens
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 5 to 7 for the year ended 31 March 2023.

Respective responsibilities of Trustees and examiner

As the Charity Trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

- * Proper accounting records are kept in accordance with section 41 of the Act
- * Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.

10 July 2023


.....
Jamie Dawes ACA FCCA
Dawes Accountants Limited

3 The Town Hall
North Street
ASHBURTON
TQ13 7QQ

BANK YOUTH PROJECT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

	2023		2022
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Unrestricted</u>
	£	£	£
RECEIPTS			
Donations and Grants -			
Anonymous Donor		113	73
Ashburton & Buckfastleigh Rotary		1,000	1,250
Ashburton Quakers		97	-
Ashburton Soup			300
Buckfast Abbey Trust		600	600
Community cash collections		50	51
Devon Safer Communities Trust			1,000
DYS SPACE	5,000		5,540
First Aid Training			322
Facebook donations			60
Localgiving - Magic Little Grants	500		-
National Lottery Community Fund	54,462		50,038
Platform Cinema		485	
Portreeve			1,000
Teignbridge DC - Cllr John Nutley	200		-
Other Receipts -			-
Café Sales and Subs		2,376	1,895
Lettings		-	338
Bank Interest		215	4
Utility refund *		10,387	
TOTAL RECEIPTS	60,162	15,323	62,470
TOTAL RECEIPTS COMBINED FUNDS		75,485	62,470

* This is the writing off of an historic liability (see 2022 liabilities), now deemed not payable.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
INCOME AND EXPENDITURE ACCOUNT (continued)**

	2023		2022
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Unrestricted</u>
	£	£	£
PAYMENTS			
Accountancy	1,054	-	992
Advertising & Promotion	1,445	-	87
Affiliation and Subscriptions	180	-	15
Café	1,066	-	1,260
Cleaning	1,793	-	1,794
Consultancy/external evaluation	1,200	-	
Curriculum Costs & Equipment	537	231	1,282
General Equipment (Consumables)			79
Insurance	1,853	-	2,291
Licences	573	-	305
Postage			2
PPE			14
Repairs & Servicing	1,936	-	1,529
Salaries	41,529	-	43,561
Staff Costs (Xmas Party)	147	-	80
Staff Training & Recruitment	564	-	863
Staff Travel & Expenses	52	-	109
Stationery	180	-	155
Sundries		-	14
Telephone & Internet	637	-	581
Utilities	1,781	-	1,340
TOTAL PAYMENTS	56,527	230	56,353
TOTAL PAYMENTS COMBINED FUND		56,757	56,353
NET RECEIPTS / (PAYMENTS) FOR THE YEAR		18,728	6,117
Net current assets brought forward (31 March 2022)		68,433	62,316
Net current assets carried forward (31 March 2023)		87,161	68,433

**BANK YOUTH PROJECT
AS AT 31 MARCH 2023
STATEMENT OF ASSETS AND LIABILITIES**

	£	2023 £	£	2022 £
FIXED ASSETS				
Freehold Property - 10 East Street, Ashburton		130,000		130,000
CURRENT ASSETS				
Debtors and Prepayments	-		-	
Bank Account - Current	37,166		38,010	
- Notice/Redundancy (3648)	7,536		7,503	
- Buildings (4628)	10,274		10,229	
- General (2968)	32,142		23,005	
Cash	43		73	
		87,161		78,820
NET CURRENT ASSETS		217,161		208,820
DEDUCT CURRENT LIABILITIES				
Creditors		-		10,387
NET ASSETS		217,161		198,433
REPRESENTED BY:-				
ACCUMULATED FUND				
Unrestricted Funds		83,526		68,433
Restricted Funds		3,635		-
Revaluation Reserve		130,000		130,000
		217,161		198,433

General Reserves include £12,788 from NLCF earmarked for development.

BANK YOUTH PROJECT
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2023

Prepared by



3 Town Hall
North Street
Ashburton
TQ13 7QQ

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
CHARITY INFORMATION**

Trustees	Chairman	Alison Irens
	Vice Chairman	Elaine Baker
	Hon. Treasurer	Deborah Sterling
	Hon. Secretary	Jane Gibbs
	Trustees	Peter Brewer
		Rev. Mark Rylands
		Alison Thomas

Charity Number 1075067

Principal Office 10 East Street
Ashburton
Devon
TQ13 7AA

Bankers National Westminster Bank Plc

Accountants Dawes Accountants Limited
3 The Town Hall
North Street
Ashburton
Devon
TQ13 7QQ

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
TRUSTEES' REPORT**

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

Governing Instrument

The charity's objects and regulations are regulated by a constitution dated 14 January 1998, as amended in September 2001 and October 2010 with the written consent of the Charity Commissioners, and is constituted as an unincorporated association.

The objects of the charity continue to be the provision of confidential information, health advice and other support services, to enable young people between the ages of 9 to 25, but prioritising 13 to 19, to:

Have access to appropriate support and learning environments

Realise their capacity to believe in and fulfil their own potential as individuals and members of society.

The charity is organised with an executive committee to oversee planning, with a member of the committee being nominated as chair who is in charge of the day to day running of the charity.

Trustees and Principal Officers

The charity's Trustees for the above year are listed on page 1.

Trustees are elected or appointed at general meetings of the Trustees.

Development, Activities and Achievements

After the disruptions of previous years, BYP was pleased to return to a year of offering four evening sessions a week for local young people. Thanks to generous support and collaborations, we offered some special activities, including two trips to Shallowford Farm, summer evening swim sessions at Ashburton Swimming Pool, and a series of Saturday morning Clay Club sessions toward the end of the year. Weekly activities varied with member interests and youth team skills and experience. We reconfigured the back courtyard to be a better social space, launched a freshly designed website and supported staff changes and training. Thanks to support from funders, staff, volunteers, the local community, parents and our members, BYP continues to be a place our young people can call their own - for many a home from home in the centre of our town.

Finances

A grant from the National Lottery Community Fund, which runs until July 2024, remained core to BYP's funding this year. Grants and donations from other organisations and individuals contributed both to keeping BYP running and to funding special projects and activities. The Management Group is active in seeking support and ideas to broaden funding sources for sustainability into the future.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs (estimated at £14,250 when last reviewed).

The Trustees maintain a Building Reserve of at least £10,000 towards maintenance costs of the Bank building following its formal transfer from St Lawrence Trust, Ashburton, to the Bank Youth Project.

BYP also holds a Notice and Redundancy Reserve calculated to meet the statutory redundancy payments in the event BYP ceases to trade, currently estimated at £8,000. (Additional funds to be transferred to this account).

The allocation of funds between Reserve Accounts, to reflect these amounts, is reviewed annually.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) State whether the policies adopted are in accordance with the Charities SORP, the Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the Trustees on Monday 10th July 2023.

Signed on behalf of the Trustees



Alison Irens
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 5 to 7 for the year ended 31 March 2023.

Respective responsibilities of Trustees and examiner

As the Charity Trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

- * Proper accounting records are kept in accordance with section 41 of the Act
- * Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.

10 July 2023


.....
Jamie Dawes ACA FCCA
Dawes Accountants Limited

3 The Town Hall
North Street
ASHBURTON
TQ13 7QQ

BANK YOUTH PROJECT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

	2023		2022
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Unrestricted</u>
	£	£	£
RECEIPTS			
Donations and Grants -			
Anonymous Donor		113	73
Ashburton & Buckfastleigh Rotary		1,000	1,250
Ashburton Quakers		97	-
Ashburton Soup			300
Buckfast Abbey Trust		600	600
Community cash collections		50	51
Devon Safer Communities Trust			1,000
DYS SPACE	5,000		5,540
First Aid Training			322
Facebook donations			60
Localgiving - Magic Little Grants	500		-
National Lottery Community Fund	54,462		50,038
Platform Cinema		485	
Portreeve			1,000
Teignbridge DC - Cllr John Nutley	200		-
Other Receipts -			-
Café Sales and Subs		2,376	1,895
Lettings		-	338
Bank Interest		215	4
Utility refund *		10,387	
TOTAL RECEIPTS	60,162	15,323	62,470
TOTAL RECEIPTS COMBINED FUNDS		75,485	62,470

* This is the writing off of an historic liability (see 2022 liabilities), now deemed not payable.

BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2023
INCOME AND EXPENDITURE ACCOUNT (continued)

	2023		2022
	<u>Restricted</u>	<u>Unrestricted</u>	<u>Unrestricted</u>
	£	£	£
PAYMENTS			
Accountancy	1,054	-	992
Advertising & Promotion	1,445	-	87
Affiliation and Subscriptions	180	-	15
Café	1,066	-	1,260
Cleaning	1,793	-	1,794
Consultancy/external evaluation	1,200	-	
Curriculum Costs & Equipment	537	231	1,282
General Equipment (Consumables)			79
Insurance	1,853	-	2,291
Licences	573	-	305
Postage			2
PPE			14
Repairs & Servicing	1,936	-	1,529
Salaries	41,529	-	43,561
Staff Costs (Xmas Party)	147	-	80
Staff Training & Recruitment	564	-	863
Staff Travel & Expenses	52	-	109
Stationery	180	-	155
Sundries		-	14
Telephone & Internet	637	-	581
Utilities	1,781	-	1,340
TOTAL PAYMENTS	56,527	230	56,353
TOTAL PAYMENTS COMBINED FUND		56,757	56,353
NET RECEIPTS / (PAYMENTS) FOR THE YEAR		18,728	6,117
Net current assets brought forward (31 March 2022)		68,433	62,316
Net current assets carried forward (31 March 2023)		87,161	68,433

**BANK YOUTH PROJECT
AS AT 31 MARCH 2023
STATEMENT OF ASSETS AND LIABILITIES**

	£	2023 £	£	2022 £
FIXED ASSETS				
Freehold Property - 10 East Street, Ashburton		130,000		130,000
CURRENT ASSETS				
Debtors and Prepayments	-		-	
Bank Account - Current	37,166		38,010	
- Notice/Redundancy (3648)	7,536		7,503	
- Buildings (4628)	10,274		10,229	
- General (2968)	32,142		23,005	
Cash	43		73	
		87,161		78,820
NET CURRENT ASSETS		217,161		208,820
DEDUCT CURRENT LIABILITIES				
Creditors	-			10,387
NET ASSETS		217,161		198,433
REPRESENTED BY:-				
ACCUMULATED FUND				
Unrestricted Funds	83,526		68,433	
Restricted Funds	3,635		-	
Revaluation Reserve	130,000		130,000	
		217,161		198,433

General Reserves include £12,788 from NLCF earmarked for development.

Accounts

The Bank Youth Project – Registered Charity, Number 1075067

MANAGEMENT GROUP ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

Management Group Members

Alison Irens	Trustee and Chair
Elaine Baker	Trustee and Vice Chair
Deborah Sterling	Trustee, Hon. Treasurer and Funding Group Chair
Zoë Williams	Trustee and Hon. Secretary (resigned July 2021)
Pauline Yau	Trustee and Hon. Secretary (July-Feb 2022)
Peter Brewer	Trustee (and Chair until Oct 2021)
Rev. Mark Rylands	Trustee
Alison Thomas	Trustee
Jo Heagarty	MG member (resigned Dec 2021)
Tonia Lewis	MG member (resigned June 2021)
Cllr Sarah Parker Khan	Ashburton Town Council Representative (resigned Jan 2022)

Staff

Julian Skinner	Lead Youth Support Worker (part-time)
Michael Park	Asst. Youth Support Worker (part-time)
Cheyann Wood	Asst. Youth Support Worker (part-time, left July 2021)
Tegan Warburton	Asst. Youth Support Worker (part-time, left Dec 2021)
Meadow Smith	Trainee Youth Support Worker (part-time, left Dec 2021)
Blair Chadwick	Asst. Youth Support Worker (part-time, left March 2022)
Kate Martin	Asst. Youth Support Worker (part-time, from Feb 2022)
Jerram Hall	Asst. Youth Support Worker (part-time, appointed March 2022)
Lesley Booker	Administrator and Fundraiser (part-time)
Narelle Lucas	Cleaner (part-time)

1. Introduction

We have emerged from Covid restrictions and now are better attended than we have been for many years. We have gone through difficult situations with staffing, and now have a brilliant and enthusiastic team. We have had changes to our Management Group, but still have a committed core group.

In July 2021 Zoe Williams, BYP's longest serving Trustee, retired, and remains an actively interested friend of BYP. In October 2021 Peter Brewer also stepped down as Chair of BYP after 15 years in the role, happily continuing his role as a Trustee. Thank you to Deborah for her hard work managing our finances.

2. Membership and Attendance

On 13 April 2021, BYP re-opened for drop-in evening sessions following the third National Lockdown. A re-opening campaign in collaboration with DYS SPACE campaign about re-opening of Devon Youth Clubs, included distribution of leaflets - produced with help from Dartmoor National Park - to local schools. Attendance began to grow gradually, and BYP adjusted its Covid precautions in line with the latest National Youth Agency advice (including use of masks, ventilation, number limits, etc). Although attendance was initially fickle as members and their families re-gained confidence, by 2022 attendance numbers were consistently among the highest in BYP's history. Among new members are many whose

families moved to Ashburton during the pandemic and who were excited to have the opportunity to integrate with the community and make new friends through BYP.

Programme

(a) Advice and Support Services

BYP continues to be a source of information, advice, support and guidance to the young people of Ashburton and the surrounding area, including:

- Group discussions and one-to-one sessions with qualified staff, with the emphasis on promoting positive values
- Working 1-2-1 to support young people with mental health issues
- Employment advice, referencing, and CV writing
- Advice and support on issues relating to training, education, health, sexual health and contraception, drugs and alcohol, relationships and family matters, housing and benefits
- Leaflets and access to information via the internet
- Signposting and referral to other specialist agencies.

Being able to provide a wide range of support services for young people offers a great sense of 'peace of mind' for them, allowing them to make informed decisions based on good quality, up-to-date information. Having a diversity of personality within the staff team, coupled with the appropriate training, allows more choice for members to be able to engage with whom they feel most comfortable.

(b) Youth Club Activities

BYP has continued to offer a variety of creative, developmental, educational, recreational and social activities, including: -

- Life skills, including speaking, communicating and self-expression
- Debates and discussions, and homework help
- Outdoor team games, and indoor games including pool and table tennis
- Quizzes, competitions
- Arts and crafts activities
- Music activities
- Outdoor sports, swimming and team building activities.

The Youth Support Workers delivered these activities with support from responsible and dedicated young volunteers, whose help continues to be particularly valued with the increasingly popular and energetic Wednesday sessions for younger members.

With a DYS SPACE Covid Relief Summer Activities grant, BYP hired Ashburton Swimming Pool for three successful evening outdoor pool parties in the summer, as well as enjoying use of the Sands Sports Court and Ashburton Recreation grounds for outdoor sports activities.

The staff team monitor behaviour, follow BYP's Safeguarding and Child Protection Policy, and regularly receive training.

(c) Personal Development

BYP works to support members' wellbeing and positive development as individuals, family members and members of the local community in the following ways: -

- Being able to 'let off steam' safely

- Sessions to help members develop self-esteem and self-confidence
- 1-2-1 care and 'Safe Place' support for young people with mental health problems
- Awareness raising for members on issues affecting young people, such as health and wellbeing, bullying, LGBTQ, homophobia and equal opportunities
- Encouragement of socially isolated members to become more active
- Training and positive experience for volunteer senior helpers with guidance from trained youth workers
- Helping members with homework issues, or wider educational questions
- Involvement of members in staff recruitment, planning, organising and leading activities in the BYP programme.

Issues emerging among members this past year included gender fluidity, to which the youth team responded, following training based on the 'Proud2b' movement.

(d) Community Engagement Activities

While many community activities were cancelled again this past year, BYP continued to work in a number of ways to engage with the local community, including:

- participation in: -

- Remembrance Day wreath laying ceremony
- Christmas advent window and support for the Rotary Christmas appeal
- BYP updates in *Around Ashburton*
- Bank Youth Project website and FaceBook updates
- Art & Media workshops
- Working in partnership with local businesses, organisations and individuals to bring BYP to the attention of the local community and to involve more people in volunteering as adult helpers, and as members of the management group
- Ashburton SOUP fundraising appeal, where three senior helpers contributed to making a pitch for art supply funding for BYP - winning the most votes of the evening and raising £300 for art projects
- Performance by a group of members in an Ashburton Arts Centre open mike event.

5. Staffing

There have been several staff changes in the past year, as well as the need for cover and closures at times in response to staff illness and positive Covid test results. Cheyann Wood resigned as an Assistant Youth Support Worker in July due to family bereavement. Tegan Warburton, previously a session volunteer, joined the youth team, working with Julian Skinner and Michael Park. Meadow Smith worked with supervision and training as a trainee youth support worker, while BYP researched alternative apprenticeship and training options, following withdrawal from the apprenticeship programme with Petroc. Both Tegan and Meadow left for new jobs in their fields of interest in December 2021. After two rounds of advertising and interviewing early in the new year, the Youth Team welcomed Blair Chadwick from January to March, then Kate Martin in February and at the end of March, Jerram Hall.

Lesley Booker continued work as administrator throughout the year.

Senior helpers, Sunny Smith, Jess Clark, Megan Keogh Taylor and Zoe Mandel, supported sessions at BYP, particularly the Wednesday sessions for younger members.

Staff training this past year included a full-day Emergency First Aid training course, arranged by BYP with places and costs shared with Ashburton Arts Centre and the Bungalow Youth Project in Buckfastleigh. Staff members also completed required Child Protection training,

and two members of staff completed the four-part Sexual Health training required to continue to participate as a Devon C-Card scheme provider.

The Management Group approved increases in staff pay from January 2022 following a review in relation to JNC and NJC scales.

6. Premises

BYP members were involved in proposing ideas to improve and make better use of BYP's small outdoor space. A successful application to Devon Safer Communities Trust raised £1,000 to begin the project of transforming the courtyard into a more useful and welcoming social space. It was determined that some repairs to the chimney were needed first to ensure safety, which delayed work over the winter months. Once this was complete, minor modifications to the access ramp were completed with Steve Chew volunteering his time and skills to re-weld the ramp handrail, so that members can begin the final stages of decorating after the Easter break.

Regular checks and replacements, as needed, of fire safety equipment, lights, etc. continued, and a lock was replaced in the basement door.

7. Funding

BYP is fortunate to have continued support throughout this past year from the National Lottery Community Fund with payments of £25,019 in August 2021 and in February 2022.

DYS SPACE granted £4,400, as well as a separate summer activities grant.

We are also extremely grateful for the support we receive from the community, which includes donations large and small, regular and one-offs:

Ashburton and Buckfastleigh Rotary Club
Ashburton Town Lottery
Buckfast Abbey Trust
Outgoing Ashburton Portreeve, John Nutley
Anonymous donors

Ashburton Post Office
Ashburton SOUP contributors
Devon Safer Community Trust
Stone Park neighbourhood

8. Conclusion

We now look forward with confidence for the coming year. We have a great team, both staff and Management Group, which gives us a firm foundation on which to build our future.

Alison Irens
Trustee & Management Group Chair

Lesley Booker
Administrator

Julian Skinner
Lead Youth Support Worker



BANK YOUTH PROJECT
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2022

Prepared by



3 Town Hall
North Street
Ashburton
TQ13 7QQ

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
CHARITY INFORMATION**

Trustees	Chairman	Alison Irens
	Vice Chairman	Elaine Baker
	Hon. Treasurer	Deborah Sterling
	Hon Secretary	Zoe Williams (retired, July 2021)
		Pauline Yau (resigned, February 2022)
	Trustees	Peter Brewer
		Rev. Mark Ryland
Alison Thomas		
Representatives	Cllr. Sarah Parker-Kahn (Ashburton Town Council, resigned, January 2022)	
Charity Number	1075067	
Principal Office	10 East Street Ashburton Devon TQ13 7AA	
Bankers	National Westminster Bank Plc	
Accountants	Dawes Accountants Limited 3 The Town Hall North Street Ashburton Devon TQ13 7QQ	

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
TRUSTEES' REPORT**

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

Governing Instrument

The charity's objects and regulations are regulated by a constitution dated 14 January 1998, as amended in September 2001 and October 2010 with the written consent of the Charity Commissioners, and is constituted as an unincorporated association.

The objects of the charity continue to be the provision of confidential information, health advice and other support services, to enable young people between the ages of 9 to 25, but prioritising 13 to 19, to:

Have access to appropriate support and learning environments

Realise their capacity to believe in and fulfil their own potential as individuals and members of society.

The charity is organised with an executive committee to oversee planning, with a member of the committee being nominated as chair who is in charge of the day to day running of the charity.

Trustees and Principal Officers

The charity's Trustees for the above year are listed on page 1.
Trustees are elected or appointed at general meetings of the Trustees.

Development, Activities and Achievements

BYP is an essential part of the fabric of the community of Ashburton. It serves the youth of our town exceptionally well and its importance cannot be underestimated. BYP emerged from the third lockdown with membership and popularity of the club growing by March 2022 to the highest levels in years.

Finances

The Trustees continue to actively seek new grants to ensure the continuation of the Trust's activities.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs, estimated at £12,000 when last reviewed.

The Trustees also maintain a Building Reserve of at least £5,000 towards external maintenance costs of the Bank building following its formal transfer from St Lawrence Trust, Ashburton to the Bank Youth Project.

BYP also holds a Notice and Redundancy Reserve calculated to meet statutory redundancy payments in the event BYP ceases to trade, currently estimated at £7,500.

The allocation of funds between Reserve Accounts, to reflect the separate amounts referred to, is reviewed annually.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the Trustees on Monday 11th July 2022.

Signed on behalf of the Trustees



Alison Irens
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 5 to 7 for the year ended 31 March 2022.

Respective responsibilities of Trustees and examiner

As the Charity Trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of Independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

- * Proper accounting records are kept in accordance with section 41 of the Act
- * Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.

11th July 2022


.....
**Jamie Dawes ACA FCCA
Dawes Accountants Limited**

3 The Town Hall
North Street
ASHBURTON
TQ13 7QQ

BANK YOUTH PROJECT**INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

	2022	2021
	<u>Unrestricted</u>	<u>Unrestricted</u>
	£	£
RECEIPTS		
Donations and Grants -		
Anonymous Donor	73	270
Ashburton & Buckfastleigh Rotary	1,250	1,000
Ashburton Quakers		54
Ashburton Soup	300	0
Buckfast Abbey Trust	600	600
Community cash collections	51	148
Dartmoor National Park		200
Devon Safer Communities Trust	1,000	0
DYS SPACE	5,540	3,000
First Aid Training	322	
Facebook donations	60	
Fleet Caravans		500
HMRC JRS Grant		10,615
National Lottery Community Fund	50,038	47,560
Portreeve	1,000	0
Other Receipts -		
Café Sales and Subs	1,895	188
Lettings	338	1,191
Bank Interest	4	11
TOTAL RECEIPTS	<u>62,470</u>	<u>65,335</u>

BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
INCOME AND EXPENDITURE ACCOUNT (continued)

	2022	2021
	<u>Unrestricted</u>	<u>Unrestricted</u>
	£	£
PAYMENTS		
Accountancy	992	1,052
Advertising & Promotion	87	110
Affiliation and Subscriptions	15	135
Café	1,260	86
Cleaning	1,794	584
Curriculum Costs & Equipment	1,282	171
General Equipment (Consumables)	79	194
Insurance	2,291	1,560
Licences	305	163
Postage	2	20
PPE	14	0
Repairs & Servicing	1,529	1,314
Salaries	43,561	33,857
Staff Costs (Xmas Party)	80	0
Staff Training & Recruitment	863	357
Staff Travel & Expenses	109	238
Stationery	155	65
Sundries	14	0
Telephone & Internet	581	549
Utilities	1,340	1,057
TOTAL PAYMENTS	56,363	41,510
NET RECEIPTS / (PAYMENTS) FOR THE YEAR	6,117	23,825
Net current assets brought forward (31 March 2021)	62,316	38,491
Net current assets carried forward (31 March 2022)	68,433	62,316

**BANK YOUTH PROJECT
AS AT 31 MARCH 2021
STATEMENT OF ASSETS AND LIABILITIES**

	2022	2021
	£	£
FIXED ASSETS		
Freehold Property - 10 East Street, Ashburton	130,000	130,000
CURRENT ASSETS		
Debtors and Prepayments		0
Bank Account - Current	38,010	36,913
- Notice/Redundancy (3648)	7,503	7,502
- Buildings (4628)	10,229	10,228
- General (2968)	23,005	18,003
Cash	73	57
	<u>0</u>	<u>72,703</u>
NET CURRENT ASSETS	208,820	202,703
DEDUCT CURRENT LIABILITIES		
Creditors	10,387	10,387
	<u></u>	<u></u>
NET ASSETS	198,433	192,316
	<u><u></u></u>	<u><u></u></u>
REPRESENTED BY:-		
ACCUMULATED FUND		
Unrestricted Funds	68,433	62,316
Revaluation Reserve	130,000	130,000
	<u></u>	<u></u>
	198,433	192,316
	<u><u></u></u>	<u><u></u></u>

General Reserves include £15,000 from NLCF earmarked for development.

BANK YOUTH PROJECT
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2022

Prepared by



3 Town Hall
North Street
Ashburton
TQ13 7QQ

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
CHARITY INFORMATION**

Trustees	Chairman	Alison Irens
	Vice Chairman	Elaine Baker
	Hon. Treasurer	Deborah Sterling
	Hon Secretary	Zoe Williams (retired, July 2021)
		Pauline Yau (resigned, February 2022)
	Trustees	Peter Brewer
		Rev. Mark Ryland
		Alison Thomas
Representatives		Cllr. Sarah Parker-Kahn (Ashburton Town Council, resigned, January 2022)
Charity Number		1075067
Principal Office		10 East Street Ashburton Devon TQ13 7AA
Bankers		National Westminster Bank Plc
Accountants		Dawes Accountants Limited 3 The Town Hall North Street Ashburton Devon TQ13 7QQ

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
TRUSTEES' REPORT**

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

Governing Instrument

The charity's objects and regulations are regulated by a constitution dated 14 January 1998, as amended in September 2001 and October 2010 with the written consent of the Charity Commissioners, and is constituted as an unincorporated association.

The objects of the charity continue to be the provision of confidential information, health advice and other support services, to enable young people between the ages of 9 to 25, but prioritising 13 to 19, to:

Have access to appropriate support and learning environments

Realise their capacity to believe in and fulfil their own potential as individuals and members of society.

The charity is organised with an executive committee to oversee planning, with a member of the committee being nominated as chair who is in charge of the day to day running of the charity.

Trustees and Principal Officers

The charity's Trustees for the above year are listed on page 1.
Trustees are elected or appointed at general meetings of the Trustees.

Development, Activities and Achievements

BYP is an essential part of the fabric of the community of Ashburton. It serves the youth of our town exceptionally well and its importance cannot be underestimated. BYP emerged from the third lockdown with membership and popularity of the club growing by March 2022 to the highest levels in years.

Finances

The Trustees continue to actively seek new grants to ensure the continuation of the Trust's activities.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs, estimated at £12,000 when last reviewed.

The Trustees also maintain a Building Reserve of at least £5,000 towards external maintenance costs of the Bank building following its formal transfer from St Lawrence Trust, Ashburton to the Bank Youth Project.

BYP also holds a Notice and Redundancy Reserve calculated to meet statutory redundancy payments in the event BYP ceases to trade, currently estimated at £7,500.

The allocation of funds between Reserve Accounts, to reflect the separate amounts referred to, is reviewed annually.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the Trustees on Monday 11th July 2022.

Signed on behalf of the Trustees



Alison Irens
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 5 to 7 for the year ended 31 March 2022.

Respective responsibilities of Trustees and examiner

As the Charity Trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of Independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

- * Proper accounting records are kept in accordance with section 41 of the Act
- * Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.

11th July 2022


.....
**Jamie Dawes ACA FCCA
Dawes Accountants Limited**

3 The Town Hall
North Street
ASHBURTON
TQ13 7QQ

BANK YOUTH PROJECT**INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

	2022	2021
	<u>Unrestricted</u>	<u>Unrestricted</u>
	£	£
RECEIPTS		
Donations and Grants -		
Anonymous Donor	73	270
Ashburton & Buckfastleigh Rotary	1,250	1,000
Ashburton Quakers		54
Ashburton Soup	300	0
Buckfast Abbey Trust	600	600
Community cash collections	51	148
Dartmoor National Park		200
Devon Safer Communities Trust	1,000	0
DYS SPACE	5,540	3,000
First Aid Training	322	
Facebook donations	60	
Fleet Caravans		500
HMRC JRS Grant		10,615
National Lottery Community Fund	50,038	47,560
Portreeve	1,000	0
Other Receipts -		
Café Sales and Subs	1,895	188
Lettings	338	1,191
Bank Interest	4	11
TOTAL RECEIPTS	<u>62,470</u>	<u>65,335</u>

BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2022
INCOME AND EXPENDITURE ACCOUNT (continued)

	2022	2021
	<u>Unrestricted</u>	<u>Unrestricted</u>
	£	£
PAYMENTS		
Accountancy	992	1,052
Advertising & Promotion	87	110
Affiliation and Subscriptions	15	135
Café	1,260	86
Cleaning	1,794	584
Curriculum Costs & Equipment	1,282	171
General Equipment (Consumables)	79	194
Insurance	2,291	1,560
Licences	305	163
Postage	2	20
PPE	14	0
Repairs & Servicing	1,529	1,314
Salaries	43,561	33,857
Staff Costs (Xmas Party)	80	0
Staff Training & Recruitment	863	357
Staff Travel & Expenses	109	238
Stationery	155	65
Sundries	14	0
Telephone & Internet	581	549
Utilities	1,340	1,057
TOTAL PAYMENTS	56,363	41,510
NET RECEIPTS / (PAYMENTS) FOR THE YEAR	6,117	23,825
Net current assets brought forward (31 March 2021)	62,316	38,491
Net current assets carried forward (31 March 2022)	68,433	62,316

**BANK YOUTH PROJECT
AS AT 31 MARCH 2021
STATEMENT OF ASSETS AND LIABILITIES**

	2022	2021
	£	£
FIXED ASSETS		
Freehold Property - 10 East Street, Ashburton	130,000	130,000
CURRENT ASSETS		
Debtors and Prepayments		0
Bank Account - Current	38,010	36,913
- Notice/Redundancy (3648)	7,503	7,502
- Buildings (4628)	10,229	10,228
- General (2968)	23,005	18,003
Cash	73	57
	<u>0</u>	<u>72,703</u>
NET CURRENT ASSETS	208,820	202,703
DEDUCT CURRENT LIABILITIES		
Creditors	10,387	10,387
	<u></u>	<u></u>
NET ASSETS	198,433	192,316
	<u><u></u></u>	<u><u></u></u>
REPRESENTED BY:-		
ACCUMULATED FUND		
Unrestricted Funds	68,433	62,316
Revaluation Reserve	130,000	130,000
	<u></u>	<u></u>
	198,433	192,316
	<u></u>	<u></u>

General Reserves include £15,000 from NLCF earmarked for development.

Accounts

The Bank Youth Project – Registered Charity, Number 1075067

MANAGEMENT GROUP ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021

Management Group Members

Peter Brewer	Trustee and Chair
Elaine Baker	Trustee and Vice Chair
Deborah Sterling	Trustee, Hon. Treasurer and Funding Group Chair
Zoë Williams	Trustee and Hon. Secretary
Rev. Mark Rylands	Trustee
Alison Thomas	Trustee
Michael Posner	Trustee
Cllr Sarah Parker Khan	Ashburton Town Council Representative

Staff

Julian Skinner	Lead Youth Support Worker (part-time)
Michael Park	Asst. Youth Support Worker (part-time)
Emma Chilcott	Asst. Youth Support Worker (part-time, left August 2020)
Zak Holt	Asst. Youth Support Worker (part-time, temporary cover, left August 2020)
Cheyann Wood	Asst. Youth Support Worker (part-time, from Sept 2020)
Lesley Booker	Administrator and Fundraiser (part-time)
Meadow Smith	Trainee Youth Support Worker (part-time)
Narelle Lucas	Cleaner (part-time)

1. Introduction

In December 2020 Michael Posner, one of our long serving Trustees and for many years our Honorary Treasurer, sadly died after a very long illness. We would like to record our grateful thanks for Michael's great service to, and support of, the Bank Youth Project.

One of the many challenges facing a youth organisation like ours is the recruitment of Trustees, which is a voluntary position. Trustees serve on the Management Group and are collectively responsible for every aspect of the Bank Youth Project and its work with Young People.

Some other challenges we face are raising funds, recruiting staff, maintaining our building and equipment, keeping in touch with other youth organisations in the area and community organisations in Ashburton. Our greatest challenge this last year, along with many other organisations and individuals, has been dealing with the pandemic, and our staff team have risen to that challenge and remained positive throughout.

2. Membership and Attendance

With much regret, and as for the majority of youth clubs nationwide, the Bank Youth Project had to close in March 2020 in response to the Coronavirus pandemic. BYP members and staff went into lockdown in their own homes in what we hoped would be a temporary public safety measure.

Initially, the youth team experimented with offering online social sessions with the help of a few BYP senior helpers. There was little interest, however, from members who were able, and preferred, to socialize independently online. It became clear that the physical space to hang out away from home is key to what BYP offers.

In the summer, BYP purchased a portable event tent that the youth team could set up for regular sessions outdoors in the recreation ground. Many existing members made use of this opportunity to meet, talk and participate in arts and crafts and sports sessions. It also was a chance to keep BYP visible, but it was difficult to attract new members and provide the same space as BYP.

In late September, after several risk assessments, in-house staff training sessions and a deep clean of the centre, BYP re-opened with limits of 15 members per session, and a number of Covid safety precautions, including PPE. Session numbers gradually grew until most sessions were at Covid capacity, this also included some new members. After the second lockdown, numbers were much slower to return to this level. It was thought that parents and members wanted a greater sense of stability. In addition, maintaining the Covid safe ventilation levels made the centre uncomfortably cool at times during winter.

In the third lockdown, members of the youth team tried to contact members by phone to check how they were getting on. Some parents reported concern that children weren't socializing.

Programme

(a) Advice and Support Services

BYP for many years has offered information, advice, support and guidance to the young people of Ashburton and the surrounding area. Not being able to meet together in a physical space for most of the year, dramatically limited BYP's ability to do this. Access to these services continued during youth club sessions when BYP was able to remain safely open. When closed, contact phone numbers for support were posted on the BYP website and Facebook page.

Most of the usual services BYP offers were suspended for much of this year, including:

- Group discussions and one-to-one sessions with qualified staff, with the emphasis on promoting positive values
- Working 1-2-1 to support young people with mental health issues
- Employment advice, referencing, and CV writing
- Advice and support on issues relating to training, education, health, sexual health and contraception, drugs and alcohol, relationships and family matters, housing and benefits
- Leaflets and access to information via the internet
- Signposting and referral to other specialist agencies.

There was great relief expressed by returning members in September 2020 that BYP had survived and re-opened, even if with Covid restrictions.

Being able to provide a wide range of support services for young people offers a great sense of 'peace of mind' for them, allowing them to make informed decisions based on good quality, up-to-date information. Having a diversity of personality within the staff team, coupled with the appropriate training, allows more choice for members to be able to engage with whom they feel most comfortable.

(b) Youth Club Activities

Naturally the range of activities was reduced this past year. Activities such as cooking sessions, for example, didn't fit within the Covid guidelines. BYP has continued to find ways to adapt to offer as much variety of creative, developmental, educational, recreational and social activities, as possible in the circumstances. This included: -

- Life skills, including speaking, communicating and self-expression
- Debates and discussions, and homework help
- Outdoor team games, and also, when Covid rules allowed, indoor games including pool and table tennis
- Quizzes, competitions
- Arts and crafts activities
- Weekly outdoor sports and team building activities.

The Youth Support Workers delivered these activities with support from responsible and dedicated adult and young volunteers. In a difficult year, we were at least able to offer windows of opportunity for all local young people to meet away from home and school. The staff team monitor behaviour, follow BYP's Safeguarding and Child Protection Policy, and regularly receive training. BYP followed National Youth Agency guidelines for when it was safe to re-open and additional parameters for health and safety in this Covid year, including number limits for sessions, social distancing, masks, hand sanitiser, etc.

(c) Personal Development

When encountering youth in the community, BYP staff and volunteers continued to ask after members' wellbeing and encourage inclusiveness in youth-organised online gatherings. And when the club was open, staff were on hand to help members to develop positively as individuals, family members and as members of the local community in the following ways: -

- Being able to 'let off steam' safely
- Sessions to help members develop self-esteem and self-confidence
- 1-2-1 care and 'Safe Place' support for young people with mental health problems
- Awareness raising for members on issues affecting young people, such as health and wellbeing, bullying, LGBTQ, homophobia and equal opportunities
- Encouragement of socially isolated members to become more active
- Training and positive experience for volunteer senior helpers with guidance from trained youth workers
- Helping members with homework issues, or wider educational questions
- Involvement of members in staff recruitment, planning, organising and leading activities in the BYP programme

(d) Community Engagement Activities

Most community activities in general were cancelled this past year.

BYP continued to work in a number of ways to engage with the local community, including:

- participation in: -

- Christmas advent window and delivering leaflets for the Rotary Christmas appeal
- Publicising BYP through *Around Ashburton*
- Publicity with schools and in the community about re-opening in 2021
- Bank Youth Project website
- Art & Media workshops in the community recreation ground in the summer of 2020 and at BYP in September/October and for a couple of weeks before Christmas
- Facebook updates (though use of Facebook by members and their families appears to have reduced)

- Creation of an updated BYP promotional leaflet
- Working in partnership with local businesses, organisations and individuals to bring BYP to the attention of the local community and to involve more people in volunteering as adult helpers, and as members of the management group.

5. Staffing

Over the past year there have been some staff changes. All of the youth team were on furlough in the first lockdown. Then in August, Emma Chilcott and Zak Holt moved on. Cheyann Wood joined as an Assistant Youth Support Worker in September. Julian Skinner remains the Lead Youth Support Worker. Meadow Smith, formerly an adult volunteer at BYP, began work as an Apprentice Youth Support Worker leading to a qualification in Youth Work with Petroc College. The Apprentice Training Programme contains some taught sessions, which Meadow has to travel to Tiverton to attend. The start of the programme was delayed and communication with the college has not been easy. Hopefully things will improve.

Lesley Booker continued work as administrator throughout the year, working mostly from home.

Senior helpers supported sessions at BYP when open, they were Savanna West, Chloe Thorne, Jodie Fleming and Mya Honeywell. Senior helpers helped mostly with the Wednesday sessions for younger members.

Three staff members had VOYC Group 2 Safeguarding Training in the autumn, and two completed Group 5 Safeguarding Training early in the new year.

6. Premises

Periods when the building was closed were used, where possible, to clean, sort through and discard old or out-dated equipment and materials, and improve the space in preparation for re-opening. A carpenter was commissioned to build fixed seating near the café area, as requested by members last year.

BYP also began renting space on some days during the week to On Track Education Services for one-to-one tutor-student sessions.

7. Funding

BYP is fortunate to have had continued support throughout this past year from the National Lottery Community Fund with payments of £39,568 in August 2020 and in February 2021.

DYS SPACE offered emergency relief funding for youth centres of £3,000, and the HMRC JRS Grant provided support for furlough wages in the first lockdown. In such difficult times we are also extremely grateful for the support we receive from the community:

Ashburton and Buckfastleigh Rotary Club
Ashburton Post Office and Glendinnings
Ashburton Town Council
Ashburton Women's Institute
Co-op
Fleet Caravans
St Lawrence Chapel
Anonymous Donors

Ashburton Chamber of Trade
Ashburton Quakers
Ashburton Town Lottery
Buckfast Abbey Trust
Dartmoor National Park
Presence
Wild Goose & Skylark Bands

8. Conclusion

Congratulations and thanks to our staff team; our administrator who remained the calm voice of sanity at all times, our cleaner who went above and beyond to keep the building very clean, our youth support workers who always manage to rise to the occasion, continue to provide support to our young people and in particular maintained high standards in response to Covid by implementing and adhering to Covid safe rules and regulations.

Thank you to our Trustees and Town Council Representative for their on-going commitment and support of the Project. Thank you to our funders; our five-year funding from the National Lottery Community Fund provides a funding base, which allows us to plan and look ahead with some certainty, and support from our local funders help us to develop projects, purchase equipment and make improvements to our building.

We look forward to another year of improving what we do, providing a safe space for the young people of Ashburton and the surrounding area, whilst we continue to learn how to live with Covid.

Peter Brewer
Trustee & Management Group Chair

Lesley Booker
Administrator

Julien Skinner
Lead Youth Support Worker



BANK YOUTH PROJECT
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2021

Prepared by



3 Town Hall
North Street
Ashburton
TQ13 7QQ

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
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Independent Examiner's Report	4
Income and Expenditure Account	5 - 6
Statement of Assets and Liabilities	7

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
CHARITY INFORMATION**

Trustees	Chairman	Peter Brewer	
	Vice Chairman	Elaine Baker	
	Hon. Secretary	Zoe Williams	
	Hon. Treasurer	Deborah Sterling	
		Michael Posner	Died Dec 2020
		Rev. Mark Ryland	
		Alison Thomas	

Representatives	Cllr. Sarah Parker-Kahn	(Ashburton Town Council)
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Charity Number	1075067
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Principal Office	10 East Street Ashburton Devon TQ13 7AA
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Bankers	National Westminster Bank Plc
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Accountants	Dawes Accountants Limited 3 The Town Hall North Street Ashburton Devon TQ13 7QQ
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
TRUSTEES' REPORT**

The Trustees present their report and the financial statements for the year ended 31 March 2021.

Governing Instrument

The charity's objects and regulations are regulated by a constitution dated 14 January 1998, as amended in September 2001, and October 2010 with written consent of the Charity Commissioners and constituted as an unincorporated association.

The objects of the charity continue to be the provision of confidential information, health advice and other support services, to enable young people between the ages of 9 to 25** (10 to 25), but prioritising 13 to 19, to:

- * Have access to appropriate support and learning environments
- * Realise their capacity to believe in and fulfil their own potential as individuals and members of society.

The charity is organised with an executive committee to oversee planning, with a member of the committee being nominated as chair who is in charge of the day to day running of the charity.

(**amended 2014)

Trustees and Principal Officers

The charity's Trustees for the above year are listed on page 1.
Trustees are elected or appointed at general meetings of the Trustees.

Development, Activities and Achievements

The charity continues to research the needs of young persons to ensure that the facilities are available and used by as many as possible.

The Covid19 pandemic severely curtailed BYP's operation, however activity continued whenever possible.

Finances

The Trustees continue to actively seek new grants to ensure the continuation of the Trust's activities.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs, estimated at £12,000 when last reviewed, plus a separate Redundancy Reserve of at least £4,770.

The Trustees also maintain a Building Reserve of at least £5,000 towards external maintenance costs of the Bank building following its formal transfer from St Lawrence Trust, Ashburton to the Bank Youth Project.

The allocation of funds between Reserve Accounts, to reflect the separate amounts referred to, is reviewed annually.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

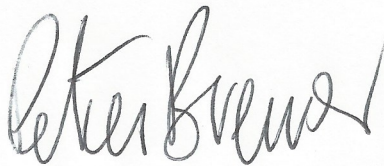
Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) State whether the policies adopted are in accordance with the Charities SORP, the Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the trustees on 12th July 2021.

Signed on behalf of the trustees



.....
Peter Brewer
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 5 to 7 for the year ended 31 March 2021.

Respective responsibilities of trustees and examiner

As the charity trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

- * Proper accounting records are kept in accordance with section 41 of the Act
- * Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.

12th July 2021


Ashley Dawes FCA
Dawes Accountants Limited

3 The Town Hall
North Street
ASHBURTON
TQ13 7QQ

BANK YOUTH PROJECT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	2021 <u>Unrestricted</u> £	2020 <u>Unrestricted</u> £
RECEIPTS		
Donations and Grants -		
Anonymous Donor	270	5,000
Ashburton & Buckfastleigh Rotary	1,000	1,500
Ashburton Chamber of Trade	0	700
Ashburton Post Office and Glendinnings (Cashpoint)	0	2,500
Ashburton Quakers	54	0
Ashburton Town Council	0	1,000
Ashburton Town Lottery	0	250
Ashburton Women's Institute	0	1,000
Buckfast Abbey Trust	600	600
Community cash collections	148	0
Co-op	0	90
Dartmoor National Park	200	0
DYS SPACE	3,000	0
Fleet Caravans	500	1,000
HMRC JRS Grant	10,615	0
National Lottery Community Fund	47,560	64,136
Presence	0	58
St Lawrence Chapel - Ashburton Choirs Festival	0	800
Wild Goose & Skylark Bands	0	330
Others	0	1,421
Other Receipts -		
Café Sales and Subs	188	2,274
Lettings	1,191	0
Other	0	74
Bank Interest	11	37
Southern Electric Refund	0	1,500
TOTAL RECEIPTS	65,335	84,270

BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
INCOME AND EXPENDITURE ACCOUNT (continued)

	2021	2020
	<u>Unrestricted</u>	<u>Unrestricted</u>
		£
PAYMENTS		
Accountancy	1,052	858
Advertising & Promotion	110	1,440
Affiliation and Subscriptions	135	185
Café	86	1,207
Cleaning	584	537
Curriculum Costs & Equipment	171	618
General Equipment (Consumables)	194	1,810
Insurance	1,560	2,085
Licences	163	283
Postage	20	0
Professional Fees	0	10
Repairs & Servicing	1,314	2,205
Salaries	33,857	41,618
Staff Costs (Xmas Party)	0	199
Staff Training & Recruitment	357	480
Staff Travel & Expenses	238	25
Stationery	65	234
Sundries	0	6
Telephone & Internet	549	551
Utilities	1,057	945
TOTAL PAYMENTS	41,510	55,296
NET RECEIPTS / (PAYMENTS) FOR THE YEAR	23,825	28,974
Net current assets brought forward (31 March 2020)	38,491	9,517
Net current assets carried forward (31 March 2021)	62,316	38,491

**BANK YOUTH PROJECT
AS AT 31 MARCH 2021
STATEMENT OF ASSETS AND LIABILITIES**

	2021	2020
	£	£
FIXED ASSETS		
Freehold Property - 10 East Street, Ashburton	130,000	130,000
CURRENT ASSETS		
Debtors and Prepayments	0	0
Bank Account - Current	36,913	25,018
- Notice/Redundancy (3648)	7,502	4,787
- Buildings (4628)	10,228	10,225
- General (2968)	18,003	9,149
Cash	57	51
	<u>72,703</u>	<u>49,230</u>
NET CURRENT ASSETS	202,703	179,230
DEDUCT CURRENT LIABILITIES		
Creditors	10,387	10,739
	<u></u>	<u></u>
NET ASSETS	192,316	168,491
	<u></u>	<u></u>
REPRESENTED BY:-		
ACCUMULATED FUND		
Unrestricted Funds	62,316	38,491
Revaluation Reserve	130,000	130,000
	<u>192,316</u>	<u>168,491</u>

General Reserves include £15,000 from NLCF earmarked for development.

Current Account also includes surplus furlough amounts of approximately £5,000 to be returned to HMRC in 2021-22.

BANK YOUTH PROJECT
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2021

Prepared by



3 Town Hall
North Street
Ashburton
TQ13 7QQ

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
CHARITY INFORMATION**

Trustees	Chairman	Peter Brewer	
	Vice Chairman	Elaine Baker	
	Hon. Secretary	Zoe Williams	
	Hon. Treasurer	Deborah Sterling	
		Michael Posner	Died Dec 2020
		Rev. Mark Ryland	
		Alison Thomas	

Representatives	Cllr. Sarah Parker-Kahn	(Ashburton Town Council)
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Charity Number	1075067
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Principal Office	10 East Street Ashburton Devon TQ13 7AA
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Bankers	National Westminster Bank Plc
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Accountants	Dawes Accountants Limited 3 The Town Hall North Street Ashburton Devon TQ13 7QQ
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**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
TRUSTEES' REPORT**

The Trustees present their report and the financial statements for the year ended 31 March 2021.

Governing Instrument

The charity's objects and regulations are regulated by a constitution dated 14 January 1998, as amended in September 2001, and October 2010 with written consent of the Charity Commissioners and constituted as an unincorporated association.

The objects of the charity continue to be the provision of confidential information, health advice and other support services, to enable young people between the ages of 9 to 25** (10 to 25), but prioritising 13 to 19, to:

- * Have access to appropriate support and learning environments
- * Realise their capacity to believe in and fulfil their own potential as individuals and members of society.

The charity is organised with an executive committee to oversee planning, with a member of the committee being nominated as chair who is in charge of the day to day running of the charity.

(**amended 2014)

Trustees and Principal Officers

The charity's Trustees for the above year are listed on page 1.
Trustees are elected or appointed at general meetings of the Trustees.

Development, Activities and Achievements

The charity continues to research the needs of young persons to ensure that the facilities are available and used by as many as possible.

The Covid19 pandemic severely curtailed BYP's operation, however activity continued whenever possible.

Finances

The Trustees continue to actively seek new grants to ensure the continuation of the Trust's activities.

Reserves Policy

It is the policy of the Trustees to hold a General Reserve to cover at least one quarter of annual running costs, estimated at £12,000 when last reviewed, plus a separate Redundancy Reserve of at least £4,770.

The Trustees also maintain a Building Reserve of at least £5,000 towards external maintenance costs of the Bank building following its formal transfer from St Lawrence Trust, Ashburton to the Bank Youth Project.

The allocation of funds between Reserve Accounts, to reflect the separate amounts referred to, is reviewed annually.

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
TRUSTEES' REPORT (continued)**

Trustees' Responsibilities

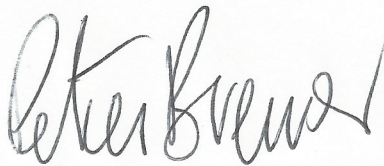
Charity law requires the trustees to prepare the financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial activities for that period. In preparing those financial statements the trustees are required to:

- (a) Select suitable accounting policies and then apply them consistently.
- (b) Make judgements and estimates that are reasonable and prudent.
- (c) State whether the policies adopted are in accordance with the Charities SORP, the Regulations made under S44 of the Charities Act and with applicable accounting standards, subject to any material departures disclosed and explained in the financial
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This Report was approved by the trustees on 12th July 2021.

Signed on behalf of the trustees



.....
Peter Brewer
Chairman

**BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES ON THE ACCOUNTS OF BANK YOUTH PROJECT**

We report on the financial statements of Bank Youth Project on pages 5 to 7 for the year ended 31 March 2021.

Respective responsibilities of trustees and examiner

As the charity trustees you are responsible for the preparation of accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993 (the Act) does not apply and that an independent examination is needed. It is our responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us reasonable cause to believe that in any material respect, the Trustees have not met the requirements to ensure that:

- * Proper accounting records are kept in accordance with section 41 of the Act
- * Financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act.

12th July 2021


.....
Ashley Dawes FCA
Dawes Accountants Limited

3 The Town Hall
North Street
ASHBURTON
TQ13 7QQ

BANK YOUTH PROJECT

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	2021 <u>Unrestricted</u> £	2020 <u>Unrestricted</u> £
RECEIPTS		
Donations and Grants -		
Anonymous Donor	270	5,000
Ashburton & Buckfastleigh Rotary	1,000	1,500
Ashburton Chamber of Trade	0	700
Ashburton Post Office and Glendinnings (Cashpoint)	0	2,500
Ashburton Quakers	54	0
Ashburton Town Council	0	1,000
Ashburton Town Lottery	0	250
Ashburton Women's Institute	0	1,000
Buckfast Abbey Trust	600	600
Community cash collections	148	0
Co-op	0	90
Dartmoor National Park	200	0
DYS SPACE	3,000	0
Fleet Caravans	500	1,000
HMRC JRS Grant	10,615	0
National Lottery Community Fund	47,560	64,136
Presence	0	58
St Lawrence Chapel - Ashburton Choirs Festival	0	800
Wild Goose & Skylark Bands	0	330
Others	0	1,421
Other Receipts -		
Café Sales and Subs	188	2,274
Lettings	1,191	0
Other	0	74
Bank Interest	11	37
Southern Electric Refund	0	1,500
TOTAL RECEIPTS	65,335	84,270

BANK YOUTH PROJECT
FOR THE YEAR ENDED 31 MARCH 2021
INCOME AND EXPENDITURE ACCOUNT (continued)

	2021	2020
	<u>Unrestricted</u>	<u>Unrestricted</u>
		£
PAYMENTS		
Accountancy	1,052	858
Advertising & Promotion	110	1,440
Affiliation and Subscriptions	135	185
Café	86	1,207
Cleaning	584	537
Curriculum Costs & Equipment	171	618
General Equipment (Consumables)	194	1,810
Insurance	1,560	2,085
Licences	163	283
Postage	20	0
Professional Fees	0	10
Repairs & Servicing	1,314	2,205
Salaries	33,857	41,618
Staff Costs (Xmas Party)	0	199
Staff Training & Recruitment	357	480
Staff Travel & Expenses	238	25
Stationery	65	234
Sundries	0	6
Telephone & Internet	549	551
Utilities	1,057	945
TOTAL PAYMENTS	41,510	55,296
NET RECEIPTS / (PAYMENTS) FOR THE YEAR	23,825	28,974
Net current assets brought forward (31 March 2020)	38,491	9,517
Net current assets carried forward (31 March 2021)	62,316	38,491

**BANK YOUTH PROJECT
AS AT 31 MARCH 2021
STATEMENT OF ASSETS AND LIABILITIES**

	2021	2020
	£	£
FIXED ASSETS		
Freehold Property - 10 East Street, Ashburton	130,000	130,000
CURRENT ASSETS		
Debtors and Prepayments	0	0
Bank Account - Current	36,913	25,018
- Notice/Redundancy (3648)	7,502	4,787
- Buildings (4628)	10,228	10,225
- General (2968)	18,003	9,149
Cash	57	51
	<u>72,703</u>	<u>49,230</u>
NET CURRENT ASSETS	202,703	179,230
DEDUCT CURRENT LIABILITIES		
Creditors	10,387	10,739
	<u></u>	<u></u>
NET ASSETS	192,316	168,491
	<u></u>	<u></u>
REPRESENTED BY:-		
ACCUMULATED FUND		
Unrestricted Funds	62,316	38,491
Revaluation Reserve	130,000	130,000
	<u>192,316</u>	<u>168,491</u>

General Reserves include £15,000 from NLCF earmarked for development.

Current Account also includes surplus furlough amounts of approximately £5,000 to be returned to HMRC in 2021-22.