



We believe in young people

Annual Report

Year 2021/22



YMCA RIPON

5 Water Skellgate, Ripon, North Yorkshire, HG4 1BQ
Registered Charity 250986
Registered Housing Association LH3651

Ripon YMCA is an Unincorporated Charity called an Association. We also have a dormant Incorporated Organisation called YMCA Ripon CIO.

These are the advisors, members and accountants at the end of the financial year:

Patron	Joanne Ropner LL
President	Bernard Bateman MBE
Chair	Sean McKibben
Vice Chair	
Treasurer	Anthony Pitt
Board Members	Kari Munro
	Jo Thackwray
	George Dickinson
	Rebecca Mian

Staff:	Lucy Gratton
	Bev Skaife
	Imogen Moore
	Lucy Backhouse
	Paul Matless
	Jayne Shackleton

Bankers:	HSBC, 34 Westgate, Ripon, North Yorkshire
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Auditors:	JWP Creers LLP, Chartered Accountants, Genesis 5, Church Lane York, YO10 5DQ
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The Ripon YMCA Board of Trustees can elect up to 10 individuals as trustees. We have a Chairperson, Treasurer and Vice Chairperson. Individuals who are known to the organisation or via professional networks are recruited with a role description, application and vetting process. A basic DBS is carried out and new trustees have an induction process and are required to read The Essential Trustee. A skills audit of Trustees is carried out every few years to ensure we are meeting the organisation needs. If gaps are identified we will actively recruit via our local infrastructure organisation, or facilities such as www.reachvolunteering.org.uk.

Our constitution allows for Board members to be co-opted within the governance year.

We are undertaking the self-assessment for the Trusted Charity Status, and continuing to grow, develop and learn.

Our Organisation

In 2020 we undertook a full strategic review of Ripon YMCA.

Coronavirus lockdowns provided a perfect opportunity to pause, review and develop our thinking for the future.

In spring 2022 we continued to develop our provision and employed a Community and Development Manager to help fulfil our goals.

Our Vision, Values and Strategic Objectives:

Our vision

Ripon is a place where all young people can live safely, securely and independently, fulfilling their potential, and being valued members of the community.

Our mission

To remove young people from homelessness through the provision of accommodation, and address issues that prevent young people from achieving their potential, such as poor mental health, family breakdown, lack of opportunities and aspirations.

Our values

We Seek Out; We are excited about creating working partnerships and connecting with the local community

We Welcome; We offer all young people the space they need to feel safe, respected, heard and valued

We Inspire; We inspire tenants, young people, partners and stakeholders by having a passionate and professional approach to what we do

We Speak Out; We advocate on behalf of our tenants and young people

We Serve; We are dedicated to serving young people

Our Strategic Goals

1. To provide good quality, safe and secure accommodation in Ripon, helping to ensure the housing needs of young people are appropriately met.
2. To provide our tenants with a Personalised Support Programme to ensure they achieve their potential.
3. To work with others to ensure young people in Ripon have access to services that support their personal and social development, enabling them to make informed choices about their lives.
4. Extend our influence in order to raise awareness of youth homelessness and celebrate the positive contribution of young people in our society and community.

YMCA RIPON

Mission

To remove young people from homelessness through the provision of accommodation, and address issues that prevent young people from achieving their potential, such as poor mental health, family breakdown, lack of opportunities and aspirations.

Vision

Ripon is a place where all young people can live safely, securely and independently, fulfilling their potential, and being valued members of the community.

Ethos & Values

We seek out

We are excited about creating working partnerships and connecting with the local community.

We welcome

We offer all young people the space they need to feel safe, respected, heard and valued.

We inspire

We inspire Tenants, young people, partners and stakeholders by having a passionate and professional approach to what we do.

We speak out

We advocate on behalf of our tenants and young people.

We serve others

We are dedicated to serving young people.

Our Strategic Goals

- ▶ To provide good quality, safe and secure accommodation in Ripon, helping to ensure the housing needs of young people are appropriately met.
- ▶ To provide our tenants with a Personalised Support Programme to ensure they achieve their potential.
- ▶ To work with others to ensure young people in Ripon have access to services that support their personal and social development, enabling them to make informed choices about their lives.
- ▶ Extend our influence in order to raise awareness of youth homelessness and celebrate the positive contribution of young people in our society.

How do we know we are achieving our goals?

Activities	Outputs	Outcomes	Impact	Indicators
Provision of accommodation	Occupancy	Fewer young people are homeless	Reduced homelessness	Improved room occupancy
Tenants' Personalised Support Programme	Engagement in support	Young people are better equipped to manage their lives well	Increased financial independence	Increase in positive move on
Contribution to youth work and support for young people in Ripon	Move on rates	Young people are safe and healthy	Better mental health	Increased number of young people who achieve own tenancy
Community Partners Programme	Attendance in education	People and Communities are more aware of youth homelessness and issues affecting young people	Increased employability	Improved confidence reported in young people
	EET options		Increased awareness of homelessness issues	Improvement engagement with employment, education, and training opportunities
	Sessions of youth work			Improved scores on our wellbeing scales
	Community partners			Improvement in attitudes of the local community
	Donations and community engagement			
	Volunteers			

Chairpersons Report

It has been another action-packed year for Ripon YMCA, with the continued issues with Covid making life more difficult for tenants and staff. Despite this, it has been a very successful year for the organisation, with real progress being made towards our strategic goals. As well as covid, we faced some other challenges during the year. One of these, was managing the organisation in its day-to-day activities while Lucy took some time off. That we managed so well during this period is testament to the work Lucy has put in to making Ripon YMCA a strong and resilient organisation, and to the quality of the staff that we employ. A special mention goes to Imogen, who stepped up to keep the show on the road, and Dewi Winkle who stepped in to help with day-to-day management and support.

Achievements over the year include finishing number 4 so that its first tenants could move in. It has also been a very successful year on the fundraising front, particularly through grant-making trusts. This has enabled us to focus on developing one of the key strategic aims, to extend the reach of Ripon YMCA beyond the provision of accommodation. Later in the report there is an impressive list of the funders we have delivered with over the last year, demonstrating the positive impact that Ripon YMCA is having on young people in the local community.

Ripon YMCA is more than just a place for young people to live, it is also a safe and supportive environment, and this comes from the empathy and dedication of its staff and volunteers. The development and growth of the organisation has seen the creation of some new roles and the recruitment of new team members, including our new Housing Manager Paul, and Jayne, who has taken on the brand-new role of the Community and Development Manager. These positions mean that Lucy is freed up to provide strategic leadership and build external partnerships and will also ensure that we continue to improve the quality of housing and support we provide, as well as explore and develop new opportunities in the community. We have also welcomed on board our new Housing Support and youth workers, Lucy and Bryony, who play an invaluable role supporting young people to find their feet and explore new opportunities. In addition, I'd like to thank our volunteer Jonty, who amongst other things supports our tenants with CVs and benefit applications.

We have also said goodbye to a number of trustees and welcomed new ones on board. Leaving us are Nick and Chris, who were both instrumental in getting Ripon YMCA back on an even keel and have been involved in many projects, with Nick as Treasurer and Chris focussing on the buildings and maintenance side. It is thanks to their efforts that No.4 has been renovated from the derelict shell it was and is now a welcome addition to the housing stock for young people in Ripon. Two other valued members of the Board of Trustees have stepped down this year for the time being, Stef and George. Their enthusiasm and energy has been invaluable and we hopefully look forward to working with them again in the future.

As Chair, I am very pleased to see the continued development of Ripon YMCA. It promises to be another very interesting year for the organisation as it continues to deliver its core vision of making a difference to the lives of young people in Ripon.

Sean McKibben – Chairperson, Ripon YMCA

Services and Activity in April 2021 to March 2022

It's been a challenging year for Ripon YMCA. Faced with the ongoing pandemic we have adapted and overcome many difficulties to finish the year in a positive position with a larger team and sustainable funding for Youth Work.

Those young people who lived with us during the early months of Covid in 2020 moved on from our accommodation in 2021. The impact clearly seen in the difficulties those young people were having with their mental health, family connections and opportunities to develop independence.

We faced some challenges with illness and staff turnover causing significant gaps in delivery, however it also enabled some staff to thrive and respond positively to these difficulties. We have created a strong and supportive culture of learning and development and have a staff team who are inspired to develop, improve and explore new opportunities. Staff welfare and support is at the front of our thinking and we have developed a range of activities to imbed this.

In 2020 we created a Strategic Plan which has been progressing. Some areas we have developed significant new provision, in others we continue to explore opportunities. We are excited to have developed the staff team and capacity to invest in our work outside of our Supported Housing for the young people of Ripon.

Lucy Gratton - CEO Ripon YMCA



Jayne, Bryony, Paul, and Lucy raising funding at the CEO Sleepout in Harrogate.

Progress Against Our Strategic Plan

We will respond to each of our strategic goals individually in this report to demonstrate our progress and plans.

Goal: To provide good quality, safe and secure accommodation in Ripon, helping to ensure housing needs of young people are appropriately met.

Progress and activity:

In 2021/2022 we:

- Provided Supported Housing to 51 young people, with 17 continuing to live with us after March 31st 2022.
- We received 67 enquiries for accommodation in the year.
- The reason 52% of tenants moved in was due to family breakdown. 20% had been sofa surfing with 8% having tenancy problems.
- 34 tenants moved out in the period. This is higher than previous years (17 in 19/20, 8 in 20/21) Of the tenants who moved out 16 were a positive move, with 4 unsecure and 14 evictions. Evictions occur for a variety of reasons including non-payment of rent, incidents and lack of engagement. As described above we had a challenging period and some instability caused by staff absence and the ongoing pandemic.
- Of the tenants who moved out, 18 were male, 16 female with an average age of 21 when they moved in.
- Development of policy, procedure and working practices to try and meet the needs of our tenants within our setting.
- Maintained an average of 84% occupancy
- Negotiated an increase in Supported Housing rent via Housing Benefit

Goal: To provide our tenants with a Personalised Support Programme to ensure they achieve their potential.

Progress and activity:

In 2021/2022 we:

- Provided regular keywork sessions with tenants at the YMCA
- Managed an increase of self harm, poor mental health, incidents and challenges faced at the YMCA during the difficult year.
- Of the 10 tenants referred by the YMCA to Community Mental Health Services 9 engaged.
- 100% of tenants were registered with a doctor when they left us.
- At move out 48% of tenants were working part time with 19% of tenants working full time.
- Developed a range of tools and recording mechanisms to ensure our tenants receive personalised support.
- Managed Covid with limited cases being seen and no outbreaks. Staff and tenants were offered priority vaccines.

When tenants moved in 42% of them had a mental health issue, with 40% of those having a severe mental health issue.

Are you comfortable?

Overall tenants gave a score of 3.37 out of 4

Do you feel safe at the YMCA? Overall tenants gave a score of 3.5 out of 4

Family breakdown was the reason for 52% of our tenants moving in. While 20% had been sofa surfing.

Moving on from the YMCA

34 tenants successfully obtained their own accommodation and are living independently

67% were in part time or full-time work when they moved out.



**"My room is my independence.
First time in a long time I feel
safe and at ease"**



Between April 2021 and March 2022 we had 51 tenants staying at the YMCA



YMCA RIPON

2021 - 2022

What is the best thing about the YMCA?

- My support worker
- Its close to town and the people are nice
- The freedom, staff and meeting new people
- There is always lots of support
- They supported me through lockdowns when I lost my job

"I have gained independence and I can now manage my money"

Ripon YMCA, 5 Water Skellgate, Ripon, HG41BQ
Charity Number: 250986. Housing Registration: LH3651

Goal: To work with others to ensure young people in Ripon have access to services that support their personal and social development, enabling them to make informed choices about their lives.

Progress and activity:

In 2021/2022 we:

- Were successful in applying for funding to develop youth work provision and have worked on the street on a weekly basis since October 2020.
- We chair Ripon Youth Work Partnership which started in 2021 following an increase in anti-social behaviour in Ripon. The partnership continues to grow and is a resource for the police, local decision makers and providers of Youth Work.
- We delivered 65 youth work sessions in the year and staff dedicated over 800 hours to planning and delivery.
- We engaged young people over 2000 times during the year with 595 on street-based youth work.
- The Red Triangle Drama group has moved online during the year and offered 47 sessions.
- We successfully applied to Children in Need, The National Lottery and a number of other grants, trusts and donors to fund this work.

Goal: Extend our influence in order to raise awareness of youth homelessness and celebrate the positive contribution of young people in our society and community.

Progress and activity:

In 2021/2022 we:

- Continue to work alongside Ryedale YMCA to improve our quality and have increased our engagement in the national federation.
- We lead and chair the Ripon Youth Work Partnership.
- We have worked with Picture News to create a Sleep Easy resource for schools that will build awareness of homelessness issues amongst primary and secondary aged pupils and provide a platform for fundraising.
- We have continued to provide a range of community fundraising activity to support our work and build awareness of the challenges faced by young people.
- We continue to develop our partnerships and reputation amongst funders and local organisations to ensure we are involved and included in future plans and developments.

Youth Provision In 2021 / 2022

Total Number
of times we
engaged
young people
in a session
or activity

2046

47
Red Triangle
Drama Sessions

Staff Hours
in planning
and
delivery

805

65
Youth Work
Sessions
Delivered

Age of young
people engaged

11%

73%

16%

-13

13-16

17+

559
Engagements with
young people on Street
Based Youth Work

959 Engagement on
Outreach work

Young peoples
concerns and topics
covered



Young
people said
they are
worried
about



YMCA RIPON

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Case Study – John at Teen Drop In.

The Teens Drop In sessions began at the YMCA on 11th May. This is a weekly session for young people age 12+ addressing various well-being topics with discussion and activities. Young people lead the themes through conversation and an anonymous 'Drop Box'.

John who is 13 found out about this session via the street-based youth work taking place. The youth workers talked to John about risk taking behaviour, vaping, cannabis and having nowhere to go. John is known by the police and it was felt that he is on the peripheries of a group who are often associated with anti-social behaviour.

John started to attend the sessions and now always turns up early and is keen to attend and helps set up and tidy afterwards.

We have responded to a range of topics such as pride month, sexuality and race.

John says "This group has really helped me change my life for good. It has helped me to stop getting into trouble and make bad decisions. I thought someone who was different from me was going to be an idiot. But I got to know him here and he is actually a nice guy".

John's confidence has grown week on week from quietly listening to now actively helping with cooking, setting the table, talking to others in the group.

The YMCA Youth Worker spoke to John's Mum who commented that John is "absolutely loving the sessions and really looks forward to them and his behaviour has improved".

John has now started to attend our newly formed Young Leaders session at the library.

We are grateful to the following organisations, funders and partners who have supported our work in 2021/22. We are also grateful to our individual donors, community supporters and professional partners for their ongoing support and commitment to our work.

Albert Hunt Trust,
Charles and Elsie Sykes Trust,
Co-op Local Community Fund,
Garfield Weston Foundation,
Holy Trinity Church,
Inner Wheel Club of Ripon Rowels,
Knoll Charitable Trust,
Mary Magdalens Chapel,
Morrisons Ripon Community Champion,
Neighbourly Foundation,
North Yorkshire Police, Fire, Crime
Commissioner Community Fund,

North Yorkshire Sport,
Ripon City Club,
Ripon Girls Group,
Ripon Recycling Fund,
Rotary Club of Ripon,
Sainsburys,
Swinton Charitable Trust,
Sylvia and Colin Shepherd Trust,
The National Lottery Community Fund,
The Percy Bilton Charity,
YMCA England and Wales Development
Grant,
York Action on Young Homeless

Treasurers Report

This has been a positive year, despite a number of challenges, including the residual effects of the COVID-19 pandemic.

Our financial position has improved since the prior year; free reserves have increased from £69,669 to £95,772. This has been driven by effective fundraising, the continued generosity of the public through donations, and through effective management of costs. This is in excess of our targets within our budgets and strategic plan.

Total turnover has increased to £283,452 (2020-23 £265,560), and this has enabled us to increase our staffing levels through successful recruitment of a new Community and Development Manager, and to increase hours in other posts. This has enabled us to build a more robust organisation that is better equipped to support our people and to grow in a measured and sustainable way. Housing expenditure has increased in line with our growth, but pleasingly our facilities management and administration costs have remained at comparable levels to the prior year, demonstrating effective management and oversight.

The refurbishment of No 4 Water Skellgate was fully completed in 2021-22, being financed wholly from our own resources.

This has been my first year at the YMCA and I have been pleased and impressed with the way that management have robust systems and controls in place and with the way that financial performance is closely monitored and reviewed. I look forward to 2022-23, which represents an opportunity to sustain the positive progression and development that I have seen this year.

Anthony Pitt – Treasurer Ripon YMCA

The next pages to contain the following:

- **Statement of Income and Expenditure**
- **Balance sheet**

RIPON YMCA
STATEMENT OF COMPREHENSIVE INCOME
YEAR ENDED 31 MARCH 2022

		Unrestricted	Restricted	Total	Total
	Note	2022 £	2022 £	2022 £	2021 £
Turnover		228,437	55,015	283,452	265,560
Operating costs	3	(204,113)	(31,820)	(235,933)	(198,897)
Operating surplus		24,324	23,195	47,519	66,663
Interest receivable and similar income		-	-	-	-
Surplus for the year on ordinary activities		24,324	23,195	47,519	66,663
Total comprehensive income for the year		24,324	23,195	47,519	66,663

The above figures are derived from continuing operations.

RIPON YMCA
STATEMENT OF FINANCIAL POSITION
YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Tangible fixed assets	6	656,292	662,016
Current assets			
Debtors and prepayments	7	23,895	18,058
Cash at bank and in hand		178,233	173,062
		<hr/>	<hr/>
		202,128	191,120
Creditors: Amounts falling due within one year	8	(16,772)	(57,860)
		<hr/>	<hr/>
Net current assets		185,356	133,260
Creditors: amounts falling due after one year			
Defined benefit pension liability	10	(14,720)	(15,867)
		<hr/>	<hr/>
Total net assets		826,928	779,409
		<hr/>	<hr/>
Reserves			
Income and expenditure reserve		564,669	540,345
Designated development fund		30,500	30,500
Revaluation reserve	12	191,340	191,340
Restricted Funds		40,419	17,224
		<hr/>	<hr/>
Total reserves		826,928	779,409
		<hr/>	<hr/>

The financial statements were approved and authorised for issue by the trustees on 20 July 2022 and signed on their behalf by:

**RIPON YOUNG MEN'S CHRISTIAN ASSOCIATION
(KNOWN AS RIPON YMCA)**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2022

Charity Number 250986

RIPON YMCA

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RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Number	250986
Registered Address	4-5 Water Skellgate Ripon North Yorkshire HG4 1BQ
Patron	Jo Ropner LL
Trustees	
President	Bernard Bateman MBE
Chairperson	Sean McKibben
Treasurer	Anthony Pitt (appointed 21 July 21) Nick Bentley (resigned 21 July 21)
Vice Chair	vacant Odette Robson (resigned 21 July 21)
Additional trustees:	Nick Bentley George Dickenson Kari Munro Rebecca Mian Jo Thackwray Stephanie Benson (resigned 17 November 21) Chris Taylor (resigned 27 January 22)
Staff	
Chief Executive	Lucy Gratton
Housing Operations Manager	Paul Matless
Housing Support Workers	Lucy Backhouse
Community and Development Manager	Jayne Shackleton
Senior Youth Worker	Bev Scaife
Finance Administrator	Imogen Moore
Youth Worker	Holly Gadd
Key Management Personnel	Lucy Gratton
Principal Bankers	HSBC plc 34 Westgate, Ripon, North Yorkshire
Independent Examiner	Mr N Clemit ACA, FCCA JWPCreers LLP, Chartered Accountants Genesis 5, Church Lane York, YO10 5DQ

RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022 CONTINUED

The trustees present their report and financial statements for the year ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) for Social Housing Providers 2018 and applicable accounting standards, the details are set out further in the basic of preparation and accounting policies on page 11.

Objectives

The objects of the Association arise from its acceptance of the Paris Basis 1855 incorporated into the National Statement of the Aims and Purposes of the YMCA in England, adopted at the National Assembly of the English Young Men's Christian Associations in the year 2003, namely:

"The YMCA is a Christian Movement which seeks to unite those who, regarding Jesus Christ as their God and Saviour according to the Holy Scriptures, desire to be His disciples in their faith and in their life, and to associate their efforts for the extension of His Kingdom. It welcomes into its fellowship persons of all religious faiths and of none".

In accordance with its Christian values the YMCA stands for:

- A worldwide fellowship based on the equal value of all persons
- Respect and freedom for all, tolerance and understanding between people of different opinions
- Active concern for the needs of the community
- United effort by Christians of different traditions

As the expression of its Christian purposes the YMCA aims to:

- Provide a welcome to its members for themselves in a meeting place which is theirs to share where friendships can be made and counsel sought
- Develop activities which stimulate and challenge members in an environment that enables them to take responsibility to find a sense of achievement
- Involve all members in the care and work for others
- Create opportunities for exchanging views so that members can improve their understanding of the world, of themselves and of one another

Accordingly, the objects of the Association are:

- (1) To unite those who, regarding Jesus Christ as their God and Saviour according to the Holy Scriptures, desire to be His disciples in their faith and in their life, and to associate their efforts for the extension of His Kingdom.
- (2) To lead young people to the Lord Jesus Christ and to fullness of life in Him.
- (3) To provide or assist in the provision in the interests of social welfare of facilities for recreation and other leisure time occupation for men and women with the object of improving their conditions of life.
- (4) To provide or assist in the provision of education for persons of all ages with the object of developing their physical, mental or spiritual capacities.
- (5) To relieve or assist in the relief of persons of all ages who are in conditions of need, hardship or distress by reason of their social, physical or, economic circumstances.
- (6) To provide short term residential accommodation for persons of all ages who are in conditions of need, hardship or distress by reason of their social, physical or economic circumstances.

Housing Association

Ripon YMCA is a Registered Provider of Social Housing and has 19 bedsits that were converted in the 1980's and 90's using grants from the agency now called Homes England. We also redeveloped a 3 bedroom shared house on site which became available for use in 2021. This project was self-funded and currently provides us with additional Supported Accommodation for young people in Ripon.

The trustees have due regard to the Charity Commission's guidance on public benefit, and ensure that the activities of the organisation meet those requirements.

RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022 CONTINUED

ACHIEVEMENTS AND PERFORMANCE

The objects of Ripon YMCA are to provide youth and community work within the local area. This is achieved by providing the following quality programme of work in:-

1. Supported housing for primarily young people aged 16-35.
2. Programmed projects to develop life skills and employability.
3. Programmed youth work for young people.

The charity's management team have continued to build on its performance last year to improve its financial base, to support necessary refurbishments, and solidify its position as a meaningful organisation providing supported housing and services for young people in the community.

We have continued to raise funding from Trusts and Foundations for a range of projects. Some were brought forward in to 21/22 given the continued restrictions during the pandemic.

We continue to develop provision and are working towards our 5-year strategic plan the strategic plan identified in 2020:

1. To provide good quality, safe and secure accommodation in Ripon, helping to ensure the housing needs of young people are appropriately met.
2. To provide our tenants with a Personalised Support Programme to ensure they achieve their potential.
3. To work with others to ensure young people in Ripon have access to services that support their personal and social development, enabling them to make informed choices about their lives.
4. Extend our influence in order to raise awareness of youth homelessness and celebrate the positive contribution of young people in our society.

VALUE FOR MONEY METRICS

This is a requirement of the Housing Association:

	2022	2021	NHF*
Business Health			
Operating Margin (overall) %	17%	25%	24%
Operating Margin (social housing) %	1%	13%	25%
EBITDA MRI - % of interest cover	0%	0%	216%
Development & Capacity			
New Supply – social housing units %	14%	0%	1%
New Supply – non-social housing units %	0%	0%	0%
Gearing %	28%	(27%)	34%
Outcomes			
Reinvestment %	3%	6%	5%
Asset Management			
Return on Capital Employed	6%	8%	3%
Operating Efficiency			
Headline social housing cost per unit	£9,838	£9,539	£3,891

*figures taken from NHF report 2021

RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022 CONTINUED

FINANCIAL REVIEW

The charity has made an overall surplus of £47,519 (2021: £66,663). The surplus was achieved through higher than expected occupancy, successful fundraising and cost management. It also includes project funding received in 20/21 that was delivered in 21/22. Staff costs were higher partly through a decision to invest in our own capacity. The 3 bedroom shared house came online with tenancies being offered from July 21.

RESERVES POLICY

The trustees have designated £15,500 to large scale property improvements.
The trustees have designated £15,000 to finance our complex transition to an Incorporated Organisation and the organisational development involved.

The total charity funds at the year-end were £826,928 (2021: £779,409) which includes the revaluation reserve of £191,340 (2021: £191,340). After removing the remaining fixed assets of £464,952 (2021: £470,676), the designated fund of £30,500 (2021: £30,500) and the restricted grants of £40,419 (2021: £17,224) this leaves free reserves at £99,717 (2021: £69,669).

Following a review the trustees have decided that free reserves should be aiming for a minimum of £110,000 representing six months operating expenses. This is an increase but it's to reflect increase staff costs and general running costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Ripon YMCA is registered with the Housing Association (Number LH3651) and is a registered charity (Number 250986).

The charity adopted the model constitution of YMCA as amended 5 October 1981, 6 January 1989, 25 May 1994 and 25 May 2005.

A charitable incorporated organisation (CIO - 1180912) has been registered in November 2018 with the intention to achieve limited liability status, a form that is better suited to the charity's development. Limited activity has been recorded in the new charity as yet. It is intended that, at some point in the future, the charity's assets and liabilities will be transferred to this new organisation.

The trustees have undertaken an assessment and confirmed the charity's compliance with the Governance and Financial Viability Standard.

The charity uses the essential trustee and receives guidance from Community First Yorkshire, NCVO and YMCA E & W for compliance and governance. It has also started to utilise the Trusted Charity Standard.

The Ripon YMCA Board of Trustees can elect up to 10 individuals as trustees. We have a Chairperson, Treasurer and Vice Chairperson. Individuals who are known to the organisation or via professional networks are recruited with a role description, application and vetting process. A basic DBS is carried out and new trustees have an induction process and are required to read The Essential Trustee. A skills audit of trustees is carried out annually to ensure we are meeting the organisation needs. If gaps are identified we will actively recruit via our local infrastructure organisation, or facilities such as www.reachvolunteering.org.uk

RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022 CONTINUED

Trustee's responsibilities

The trustees are responsible for preparing the report and financial statements in accordance with applicable law and regulations.

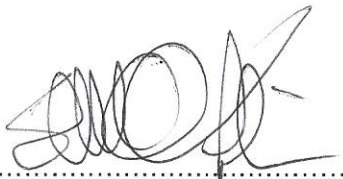
The registered social housing legislation require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its income and expenditure for that period.

. In preparing the financial statements the trustees are required to:-

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

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 ensure that the financial statements comply with the Housing and Regeneration Act 2008 and The Accounting Direction for private registered providers of social housing in England 2019. They have general responsibility for taking reasonable steps to safeguard the assets of the charity and detect fraud and other irregularities.

Approved by the trustees on 20 July 2022 and signed on their behalf by:



Sean McKibben - Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

RIPON YMCA YEAR ENDED 31 MARCH 2022

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which comprise the statement of comprehensive income, statement of changes in funds, statement of financial position, statement of cash flows and relevant notes.

Respective responsibilities of the trustees and reporting accountants

The trustees of the Registered Social Housing Provider are responsible for the preparation of the accounts, and they consider that the Registered Social Housing Provider is exempt from an audit. It is our responsibility to carry out procedures designed to enable us to report our opinion.

Basis of opinion

Our procedures consisted of comparing the accounts with the accounting records kept by the Registered Social Housing Provider and making such enquiries of the officers of the Registered Social Housing Provider as we considered necessary for the purpose of this report. These procedures provide the only assurance expressed in our opinion.

Opinion

In our opinion:

- the accounts for year ended 31 March 2022 are in accordance with the accounting records kept by the Registered Social Housing Provider under paragraph 135(2)(a) of the Housing and Regeneration Act 2008;
- having regard only to, and on the basis of the information contained in the accounting records:
 - the accounts comply with the requirements of the Charities Act 2011;
 - the Registered Social Housing Provider has satisfied the conditions for exemption from an audit of the accounts for the year ended 31 March 2022 specified in section 136(3) of the Housing and Regeneration Act 2008;
- the accounts comply with the requirements of the Housing and Regeneration Act 2008 and the Accounting Direction for private registered providers of social housing in England 2019.


N Clemit ACA, FCCA
JWPCreers LLP
Chartered Accountants
Genesis 5
Church Lane
Heslington
York
YO10 5DQ


20 July 2022

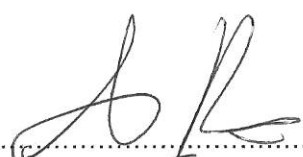
RIPON YMCA
STATEMENT OF COMPREHENSIVE INCOME
YEAR ENDED 31 MARCH 2022

		Unrestricted	Restricted	Total	Total
	Note	2022 £	2022 £	2022 £	2021 £
Turnover		228,437	55,015	283,452	265,560
Operating costs	3	(204,113)	(31,820)	(235,933)	(198,897)
Operating surplus		24,324	23,195	47,519	66,663
Interest receivable and similar income		-	-	-	-
Surplus for the year on ordinary activities		24,324	23,195	47,519	66,663
Total comprehensive income for the year		24,324	23,195	47,519	66,663

The above figures are derived from continuing operations.

Approved by the trustees on 20 July 2022 and signed on their behalf by:


 Sean McKibben - Chair


 Anthony Pitt - Treasurer

RIPON YMCA

**STATEMENT OF CHANGES IN RESERVES
YEAR ENDED 31 MARCH 2022**

	Income and Expenditure	Designated Development Fund	Revaluation Reserve	Restricted Funds	Total
	£	£	£	£	£
As at 1 April 2021	540,345	30,500	191,340	17,224	779,409
Transfer	-	-	-	-	-
Total comprehensive income for the period	24,324	-	-	23,195	47,519
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 March 2022	564,669	30,500	191,340	40,419	826,928
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>


-----2021-----

	Income and Expenditure	Designated Development Fund	Revaluation Reserve	Restricted Funds	Total
	£	£	£	£	£
As at 1 April 2020	485,656	30,000	197,090	-	712,746
Transfer	15,777	500	(5,750)	(10,527)	-
Total comprehensive income for the period	38,912	-	-	27,751	66,663
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 March 2021	540,345	30,500	191,340	17,224	779,409
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>


RIPON YMCA
STATEMENT OF FINANCIAL POSITION
YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Tangible fixed assets	6	656,292	662,016
Current assets			
Debtors and prepayments	7	23,895	18,058
Cash at bank and in hand		178,233	173,062
		<hr/>	<hr/>
		202,128	191,120
Creditors: Amounts falling due within one year	8	(16,772)	(57,860)
		<hr/>	<hr/>
Net current assets		185,356	133,260
Creditors: amounts falling due after one year			
Defined benefit pension liability	10	(14,720)	(15,867)
		<hr/>	<hr/>
Total net assets		826,928	779,409
		<hr/> <hr/>	<hr/> <hr/>
Reserves			
Income and expenditure reserve		564,669	540,345
Designated development fund		30,500	30,500
Revaluation reserve	12	191,340	191,340
Restricted Funds		40,419	17,224
		<hr/>	<hr/>
Total reserves		826,928	779,409
		<hr/> <hr/>	<hr/> <hr/>

The financial statements were approved and authorised for issue by the trustees on 20 July 2022 and signed on their behalf by:



 Sean McKibben - Chair



 Anthony Pitt – Treasurer

The notes on pages Page 11 to Page 18 form part of these accounts.

RIPON YMCA
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Net cash generated from operating activities	1	10,757	116,411
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(5,586)	(42,085)
Interest received		-	-
		<hr/>	<hr/>
Net cash flow from investing activities		(5,586)	(42,085)
Net change in cash and cash equivalents		5,171	74,326
Cash and cash equivalents at 31 March 2021		173,062	98,736
		<hr/>	<hr/>
Cash and cash equivalents at 31 March 2022		178,233	173,062
		<hr/> <hr/>	<hr/> <hr/>

Notes to the statement of cash flows

	2022 £	2021 £
1. Net cash generated from operating activities		
Operating surplus for the year	47,519	66,663
Interest received	-	-
Depreciation	11,311	12,473
Decrease/(increase) in debtors	(5,837)	(8,091)
(Decrease)/increase in creditors	(42,236)	45,366
	<hr/>	<hr/>
Net cash flow from operating activities	10,757	116,411
	<hr/> <hr/>	<hr/> <hr/>

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

Statutory information

Ripon YMCA is a registered charity in England & Wales and registered with the housing association. The registered address and place of business is 4 Water Skellgate, Ripon, North Yorkshire, HG4 1BQ.

Basis of preparation

The financial statements have been prepared in accordance with applicable accounting standards including Financial Reporting Standard 102 *The Financial Reporting Standard Applicable in the UK and Republic of Ireland* (FRS 102), the Statement of Recommended Practice for Social Housing Providers 2018, and with the Accounting Direction for private registered providers of social housing in England 2019. The financial statements are also prepared under the requirements of the Housing and Regeneration Act 2008.

The financial statements have been prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling, which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated. The requirements of the SORP: Accounting by Registered Social Housing Providers 2018 relating to component accounting has not been followed by the trustees as they do not feel that it would add any benefit for the users of the accounts.

Going concern

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

Tangible fixed assets and depreciation

Expenditure on fixed assets costing more than £250 is capitalised.

Freehold land is not depreciated. Depreciation of other assets is calculated to write off the excess of cost over estimated residual evenly over their expected useful lives as follows subject to annual review:

Housing property	2.17%	Straight line
Hall area	2.17%	Straight line
Housing furniture & equipment	25%	Reducing balance
Hall area improvements	10%	Reducing balance
Hall area furniture & equipment	25%	Reducing balance

Turnover

All income is included in the statement of comprehensive income when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

RIPON YMCA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES (continued)

Operating costs

Expenditure is included in the statement of comprehensive income on an accruals basis.

Pension

Ripon YMCA participated in a multi-employer defined benefit pension plan for employees of YMCAs in England, Scotland and Wales, which was closed to new members and accruals on 30 April 2007. Due to insufficient information, the plan's actuary has advised that it is not possible to separately identify the assets and liabilities relating to Ripon YMCA.

As described in note 11 Ripon YMCA has a contractual obligation to make pension deficit payments of £2,720 per annum over the period to April 2029, accordingly this is shown as a liability in note 11 to these accounts. In addition, Ripon YMCA is required to contribute £732 per annum to the operating expense of the pension plan and these costs are charged to the statement of comprehensive income as made.

New members auto enrol into the NEST pension scheme. The costs are charged to the statement of comprehensive income as incurred.

Fund accounting

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

Designated funds

Designated funds are part of unrestricted funds which have been earmarked by the board for a particular purpose. Such designations may be reversed by future board decisions. Expenditure cannot be directly set against designated reserves but it can be taken through the income and expenditure account. A transfer is then made from designated funds as appropriate.

Restricted funds

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

RIPON YMCA

**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022**

2. SOCIAL HOUSING TURNOVER AND COSTS	2022 £	2021 £
Social housing lettings	188,440	164,722
Service charges receivable	2,281	2,419
Revenue grants receivable (JRS)	646	6,061
Restricted grants receivable	26,240	35,064
	<hr/>	<hr/>
Total turnover from social housing lettings	217,607	208,266
Social housing activity expenditure	(216,425)	(181,234)
	<hr/>	<hr/>
Operating surplus from social housing activities	1,182	27,032
	<hr/>	<hr/>

3. OPERATING COSTS 2022

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
Staff costs	113,446	21,113	134,559
Facilities management	73,166	10,707	83,873
Administration costs	15,196	-	15,196
Pension fund deficit	2,305	-	2,305
	<hr/>	<hr/>	<hr/>
	204,113	31,820	235,933
	<hr/>	<hr/>	<hr/>
Housing expenditure	204,113	12,312	216,425
Non-housing expenditure	-	19,508	19,508
	<hr/>	<hr/>	<hr/>
	204,113	31,820	235,933
	<hr/>	<hr/>	<hr/>

Included in administration costs is the independent examination fee of £2,130 (2021: £1,640).

RIPON YMCA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

3. OPERATING COSTS 2021

	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £
Staff costs	88,117	11,426	99,543
Facilities management	61,804	20,661	82,465
Administration costs	14,548	1,148	15,696
Pension fund deficit	1,193	-	1,193
	<hr/>	<hr/>	<hr/>
	165,662	33,235	198,897
	<hr/>	<hr/>	<hr/>
Housing expenditure	165,662	15,572	181,234
Non-housing expenditure	-	17,663	17,663
	<hr/>	<hr/>	<hr/>
	165,662	33,235	198,897
	<hr/>	<hr/>	<hr/>

Included in administration costs is the independent examination fee of £1,640 (2020: £450).

RIPON YMCA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

4. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	115,570	92,038
Social Security	5,488	2,953
Pension	2,254	1,708
Pension fund deficit	2,305	1,193
Other costs	11,247	2,844
	<hr/>	<hr/>
Total staff costs	136,864	100,736
	<hr/>	<hr/>
Average number of employees (FTE)	4.35	3.46
	<hr/>	<hr/>
Average number of employees	7	7
	<hr/>	<hr/>

There are no employees who received more than £60,000 as their employee package. (2021: no employees)

5. TRUSTEES AND KEY MANAGEMENT PERSONNEL REMUNERATION

The total remuneration for key management personnel amounted to £33,176 (2021: £33,039).

The chief executive is a member of a workplace pension scheme; £766 (2021: £770) in pension contributions were made on behalf of the chief executive.

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

6. TANGIBLE FIXED ASSETS

	Freehold Land £	Housing property £	Hall Area £	Housing furniture & equipment £	Hall area improve- ments £	Hall area furniture & equip £	Total £
Cost/valuation							
As at 31 March 2021	92,800	470,461	169,067	135,129	4,981	37,634	910,072
Additions	-	3,618	-	1,969	-	-	5,587
As at 31 March 2022	92,800	474,079	169,067	137,098	4,981	37,634	915,659
Depreciation							
As at 31 March 2021	-	62,243	28,631	116,280	4,389	36,513	248,056
Depreciation charge	-	4,810	956	5,205	59	281	11,311
As at 31 March 2022	-	67,053	29,587	121,485	4,448	36,794	259,367
Net Book Value							
as at 31 March 2022	92,800	407,026	139,480	15,613	533	840	656,292
Net Book Value							
as at 31 March 2021	92,800	408,218	140,436	18,849	592	1,121	662,016

7. DEBTORS AND PREPAYMENTS

	2022 £	2021 £
Gross social housing rent owed	10,754	12,322
Other debtors	13,141	700
Prepayments	-	5,036
	23,895	18,058

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	4,039	16,354
Other creditors	4	4
Other taxation and social security	491	3,416
Accruals	9,518	6,197
Pension deficit liability	2,720	3,114
Deferred income	-	28,775
	16,772	57,860

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

9. DEFERRED INCOME

	Under one year	Total 2021
	£	£
At 1 April 2021	28,775	28,775
Additions during the year	-	-
Amounts released to income	(28,775)	(28,775)
	<hr/>	<hr/>
At 31 March 2022	-	-
	<hr/>	<hr/>

The deferred income relates to grants for future period projects.

10. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR	2022 £	2021 £
Pension deficit liability	note 11 14,720	15,867
	<hr/>	<hr/>

11. PENSION COMMITMENT

Ripon YMCA participated in a contributory pension plan providing defined benefits based on final pensionable pay for employees of YMCAs England, Scotland and Wales. The assets of the YMCA Pension Plan are held separately from those of Ripon YMCA and at the year-end these were invested in the Mercer Dynamic De-risking Solution, 63% matching portfolio and 37% in the growth portfolio and Schroder (property units only).

The most recent completed three year valuation was at April 2020. The assumptions used which have the most significant effect on the results of the valuation are those relating to the assumed rates of return on assets held before and after retirement of 2.59% and 1.09% respectively, the increase in pensions in payment of 2.99% (for RPI capped at 5% pa), and the average life expectancy from normal retirement age (of 65) for a current male pensioner of 22.0 years, female 24.4 years, and 23.7 year for a male pensioner, female 26.1 years, retiring in 20 years time. The result of the valuation showed that the actuarial value of the assets was £146.1m. This represented 79% of the benefits that had accrued to members.

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

The valuation prepared as at 1 May 2020 showed that the YMCA Pension Plan had a deficit of £39 million. Ripon YMCA has been advised that it will need to make monthly contributions of £223.64 from 1 May 2022. The amount is based on the current actuarial assumptions (as outlined above) and may vary in the future as a result of actual performance of the pension plan. Agreed future deficit contributions have been discounted using a rate of 3% (2021:3%) The current recovery period is 7 years commencing 1 May 2022.

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

11. PENSION COMMITMENT (continued)

	Within one year	One to Two years	Two to Five years	After Five years	Total After more than one year	Total 2021
	£	£	£	£	£	£
As at 31 March 2022	2,720	2,606	7,370	4,744	14,720	17,440
As at 31 March 2021	3,114	3,121	9,364	3,382	15,867	18,981

In addition, Ripon YMCA may have over time liabilities in the event of the non-payment by other participating YMCAs of their share of the YMCA pension plan's deficit. It is not possible currently to quantify the potential amount that Ripon YMCA may be called upon to pay in the future.

12. ANALYSIS OF FUNDS

	Balance b/fwd 1 April 2021	Income	Expenditure	Transfers	Balance c/fwd 31 March 2022
	£	£	£	£	£
Unrestricted Funds					
General Funds	540,345	228,437	(204,113)	-	564,669
Revaluation Reserve	191,340	-	-	-	191,340
Designated Funds:					
Development Fund	30,500	-	-	-	30,500
Total Unrestricted Funds	762,185	228,437	(204,113)	-	786,509
Restricted Funds					
Coronavirus Community fund	6,436	-	(2,966)	-	3,470
Tackling inequalities fund	2,815	-	(296)	-	2,519
Works for you project fund	6,500	10,000	-	-	16,500
NYCC grant fund	1,100	-	(1,100)	-	-
Co-op local community fund	373	-	-	-	373
Sainsburys neighbourly grant	-	5,000	(573)	-	4,427
The National Lottery Fund	-	9,945	(5,427)	-	4,518
YMCA ERF (TCS)	-	5,000	(1,137)	-	3,863
Action for Youth Homelessness	-	6,240	(6,240)	-	-
NYPFCC	-	18,830	(14,081)	-	4,749
Total Restricted Funds	17,224	55,015	(31,820)	-	40,419
Total Funds	779,409	283,452	(235,933)	-	826,928

RIPON YMCA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

12. ANALYSIS OF FUNDS (continued)

The revaluation reserve represented the cumulative effect of revaluation of tangible fixed assets. It is the difference between the net book value of the properties and the cost.

Designated funds

Development Fund - funds set aside to cover various capital projects planned.

Restricted funds

Coronavirus Community fund – funds received from Two Ridings Community Foundation for accredited employability courses.

Tackling inequalities fund – funds received from North Yorkshire Sport for sport and wellbeing activities for tenants.

Works for you project fund – funds received from Albert Hunt Trust, Sylvia and Colin Shepherd trust, Charles and Elsie Sykes trust for an employability project. Funds received in year from Garfield Weston Foundation.

NYCC grant – funds received from North Yorkshire County council for organisation development and capacity building.

Co-op local community fund – funds received from the co-op for mental health courses for the community.

Sainsburys Helping everyone eat better – A grant to support Ripon YMCA in educating and providing food support for our tenants and vulnerable young people in Ripon.

The National Lottery Fund – Funds received for provision of a weekly drop in session.

YMCA ERF (TCS) - Capacity building grant to support Ripon YMCA and Ryedale YMCA to move towards trusted Charity Status and develop a package of policy which can be shared across the YMCA federation.

Action for Youth Homelessness – funds received for the funding of a monitoring and communications worker to assist with provision of services for young homeless people in the area.

NYPFCC – funds received from North Yorkshire Police, Fire and Crime Commissioner for a project delivering street-based youth work.

RIPON YMCA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

13. OTHER FINANCIAL COMMITMENTS

At 31 March 2022 the charity had total commitments under non-cancellable operating leases:

	2022 £	2021 £
Within one year	2,563	2,563
Within two to five years	5,246	7,809
	<hr/>	<hr/>
	7,809	10,372
	<hr/> <hr/>	<hr/> <hr/>

14. RELATED PARTY TRANSACTIONS

£4 is owing to Ripon YMCA CIO (2021 : £4)

15. CONTINGENT LIABILITY

Over the years the Housing Association has provided grants to help with the improvements to the social housing property. If the properties were to be sold these grants would become repayable. These amount to £311,943.

The following pages do not form part of the financial statements

RIPON YMCA
INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31 MARCH 2022

	2022		2021	
	£	£	£	£
Turnover				
Lettings (net of housing benefit claims)	188,440		167,141	
Other Income				
Room hire	480		64	
Fundraising and donations	23,510		26,432	
YMCA shop profit share	-		3,924	
Car parking	106		194	
Other income	15,255		758	
Restricted grants – housing	26,240		35,064	
Restricted grants – non-housing	28,775		25,922	
Coronavirus job retention scheme grant	646		6,061	
		<hr/>		<hr/>
		283,452		265,560
Operating Costs				
Staff costs				
Salaries	121,057		94,991	
Staff pension costs	2,254		1,708	
Staff expenses	182		135	
Payroll and other costs	4,106		2,709	
Agency Staff	6,960		-	
		<hr/>		<hr/>
		134,559		99,543
Facilities Management				
Property repairs and decoration	21,993		16,541	
Equipment and inspection costs	2,189		3,225	
Equipment rental	4,366		2,189	
Depreciation	11,311		12,473	
Council tax	9,399		11,051	
Gas and electricity	10,518		9,011	
Water rates	2,285		1,867	
Contract cleaners	4,057		5,131	
Other tenant costs	7,048		7,228	
Restricted grants expenditure	10,707		13,749	
		<hr/>		<hr/>
		83,873		82,465
Administration Costs				
Printing and stationery	116		270	
Advertising	352		268	
Telephone and IT costs	1,995		3,148	
Health and safety	88		-	
Event costs	40		-	
Sundries	1,954		401	
Insurance	4,655		4,557	
Bad debts and reserve	-		223	
Accountancy fees	2,130		1,640	
Other legal and professional	3,866		5,189	
		<hr/>		<hr/>
		15,196		15,696
Pension fund repayment scheme		2,305		1,193

Operating costs

235,933

198,897

Operating surplus

47,519

66,663

**RIPON YOUNG MEN'S CHRISTIAN ASSOCIATION
(KNOWN AS RIPON YMCA)**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2022

Charity Number 250986

RIPON YMCA

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RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Number	250986
Registered Address	4-5 Water Skellgate Ripon North Yorkshire HG4 1BQ
Patron	Jo Ropner LL
Trustees	
President	Bernard Bateman MBE
Chairperson	Sean McKibben
Treasurer	Anthony Pitt (appointed 21 July 21) Nick Bentley (resigned 21 July 21)
Vice Chair	vacant Odette Robson (resigned 21 July 21)
Additional trustees:	Nick Bentley George Dickenson Kari Munro Rebecca Mian Jo Thackwray Stephanie Benson (resigned 17 November 21) Chris Taylor (resigned 27 January 22)
Staff	
Chief Executive	Lucy Gratton
Housing Operations Manager	Paul Matless
Housing Support Workers	Lucy Backhouse
Community and Development Manager	Jayne Shackleton
Senior Youth Worker	Bev Scaife
Finance Administrator	Imogen Moore
Youth Worker	Holly Gadd
Key Management Personnel	Lucy Gratton
Principal Bankers	HSBC plc 34 Westgate, Ripon, North Yorkshire
Independent Examiner	Mr N Clemit ACA, FCCA JWPCreers LLP, Chartered Accountants Genesis 5, Church Lane York, YO10 5DQ

RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022 CONTINUED

The trustees present their report and financial statements for the year ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) for Social Housing Providers 2018 and applicable accounting standards, the details are set out further in the basic of preparation and accounting policies on page 11.

Objectives

The objects of the Association arise from its acceptance of the Paris Basis 1855 incorporated into the National Statement of the Aims and Purposes of the YMCA in England, adopted at the National Assembly of the English Young Men's Christian Associations in the year 2003, namely:

"The YMCA is a Christian Movement which seeks to unite those who, regarding Jesus Christ as their God and Saviour according to the Holy Scriptures, desire to be His disciples in their faith and in their life, and to associate their efforts for the extension of His Kingdom. It welcomes into its fellowship persons of all religious faiths and of none".

In accordance with its Christian values the YMCA stands for:

- A worldwide fellowship based on the equal value of all persons
- Respect and freedom for all, tolerance and understanding between people of different opinions
- Active concern for the needs of the community
- United effort by Christians of different traditions

As the expression of its Christian purposes the YMCA aims to:

- Provide a welcome to its members for themselves in a meeting place which is theirs to share where friendships can be made and counsel sought
- Develop activities which stimulate and challenge members in an environment that enables them to take responsibility to find a sense of achievement
- Involve all members in the care and work for others
- Create opportunities for exchanging views so that members can improve their understanding of the world, of themselves and of one another

Accordingly, the objects of the Association are:

- (1) To unite those who, regarding Jesus Christ as their God and Saviour according to the Holy Scriptures, desire to be His disciples in their faith and in their life, and to associate their efforts for the extension of His Kingdom.
- (2) To lead young people to the Lord Jesus Christ and to fullness of life in Him.
- (3) To provide or assist in the provision in the interests of social welfare of facilities for recreation and other leisure time occupation for men and women with the object of improving their conditions of life.
- (4) To provide or assist in the provision of education for persons of all ages with the object of developing their physical, mental or spiritual capacities.
- (5) To relieve or assist in the relief of persons of all ages who are in conditions of need, hardship or distress by reason of their social, physical or, economic circumstances.
- (6) To provide short term residential accommodation for persons of all ages who are in conditions of need, hardship or distress by reason of their social, physical or economic circumstances.

Housing Association

Ripon YMCA is a Registered Provider of Social Housing and has 19 bedsits that were converted in the 1980's and 90's using grants from the agency now called Homes England. We also redeveloped a 3 bedroom shared house on site which became available for use in 2021. This project was self-funded and currently provides us with additional Supported Accommodation for young people in Ripon.

The trustees have due regard to the Charity Commission's guidance on public benefit, and ensure that the activities of the organisation meet those requirements.

RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022 CONTINUED

ACHIEVEMENTS AND PERFORMANCE

The objects of Ripon YMCA are to provide youth and community work within the local area. This is achieved by providing the following quality programme of work in:-

1. Supported housing for primarily young people aged 16-35.
2. Programmed projects to develop life skills and employability.
3. Programmed youth work for young people.

The charity's management team have continued to build on its performance last year to improve its financial base, to support necessary refurbishments, and solidify its position as a meaningful organisation providing supported housing and services for young people in the community.

We have continued to raise funding from Trusts and Foundations for a range of projects. Some were brought forward in to 21/22 given the continued restrictions during the pandemic.

We continue to develop provision and are working towards our 5-year strategic plan the strategic plan identified in 2020:

1. To provide good quality, safe and secure accommodation in Ripon, helping to ensure the housing needs of young people are appropriately met.
2. To provide our tenants with a Personalised Support Programme to ensure they achieve their potential.
3. To work with others to ensure young people in Ripon have access to services that support their personal and social development, enabling them to make informed choices about their lives.
4. Extend our influence in order to raise awareness of youth homelessness and celebrate the positive contribution of young people in our society.

VALUE FOR MONEY METRICS

This is a requirement of the Housing Association:

	2022	2021	NHF*
Business Health			
Operating Margin (overall) %	17%	25%	24%
Operating Margin (social housing) %	1%	13%	25%
EBITDA MRI - % of interest cover	0%	0%	216%
Development & Capacity			
New Supply – social housing units %	14%	0%	1%
New Supply – non-social housing units %	0%	0%	0%
Gearing %	28%	(27%)	34%
Outcomes			
Reinvestment %	3%	6%	5%
Asset Management			
Return on Capital Employed	6%	8%	3%
Operating Efficiency			
Headline social housing cost per unit	£9,838	£9,539	£3,891

*figures taken from NHF report 2021

RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022 CONTINUED

FINANCIAL REVIEW

The charity has made an overall surplus of £47,519 (2021: £66,663). The surplus was achieved through higher than expected occupancy, successful fundraising and cost management. It also includes project funding received in 20/21 that was delivered in 21/22. Staff costs were higher partly through a decision to invest in our own capacity. The 3 bedroom shared house came online with tenancies being offered from July 21.

RESERVES POLICY

The trustees have designated £15,500 to large scale property improvements.

The trustees have designated £15,000 to finance our complex transition to an Incorporated Organisation and the organisational development involved.

The total charity funds at the year-end were £826,928 (2021: £779,409) which includes the revaluation reserve of £191,340 (2021: £191,340). After removing the remaining fixed assets of £464,952 (2021: £470,676), the designated fund of £30,500 (2021: £30,500) and the restricted grants of £40,419 (2021: £17,224) this leaves free reserves at £99,717 (2021: £69,669).

Following a review the trustees have decided that free reserves should be aiming for a minimum of £110,000 representing six months operating expenses. This is an increase but it's to reflect increase staff costs and general running costs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Ripon YMCA is registered with the Housing Association (Number LH3651) and is a registered charity (Number 250986).

The charity adopted the model constitution of YMCA as amended 5 October 1981, 6 January 1989, 25 May 1994 and 25 May 2005.

A charitable incorporated organisation (CIO - 1180912) has been registered in November 2018 with the intention to achieve limited liability status, a form that is better suited to the charity's development. Limited activity has been recorded in the new charity as yet. It is intended that, at some point in the future, the charity's assets and liabilities will be transferred to this new organisation.

The trustees have undertaken an assessment and confirmed the charity's compliance with the Governance and Financial Viability Standard.

The charity uses the essential trustee and receives guidance from Community First Yorkshire, NCVO and YMCA E & W for compliance and governance. It has also started to utilise the Trusted Charity Standard.

The Ripon YMCA Board of Trustees can elect up to 10 individuals as trustees. We have a Chairperson, Treasurer and Vice Chairperson. Individuals who are known to the organisation or via professional networks are recruited with a role description, application and vetting process. A basic DBS is carried out and new trustees have an induction process and are required to read The Essential Trustee. A skills audit of trustees is carried out annually to ensure we are meeting the organisation needs. If gaps are identified we will actively recruit via our local infrastructure organisation, or facilities such as www.reachvolunteering.org.uk

RIPON YMCA

TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2022 CONTINUED

Trustee's responsibilities

The trustees are responsible for preparing the report and financial statements in accordance with applicable law and regulations.

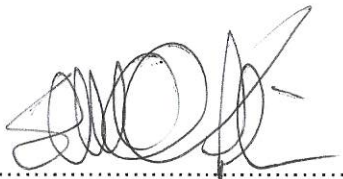
The registered social housing legislation require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its income and expenditure for that period.

. In preparing the financial statements the trustees are required to:-

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

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 it to ensure that the financial statements comply with the Housing and Regeneration Act 2008 and The Accounting Direction for private registered providers of social housing in England 2019. They have general responsibility for taking reasonable steps to safeguard the assets of the charity and detect fraud and other irregularities.

Approved by the trustees on 20 July 2022 and signed on their behalf by:



Sean McKibben - Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

RIPON YMCA YEAR ENDED 31 MARCH 2022

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which comprise the statement of comprehensive income, statement of changes in funds, statement of financial position, statement of cash flows and relevant notes.

Respective responsibilities of the trustees and reporting accountants

The trustees of the Registered Social Housing Provider are responsible for the preparation of the accounts, and they consider that the Registered Social Housing Provider is exempt from an audit. It is our responsibility to carry out procedures designed to enable us to report our opinion.

Basis of opinion

Our procedures consisted of comparing the accounts with the accounting records kept by the Registered Social Housing Provider and making such enquiries of the officers of the Registered Social Housing Provider as we considered necessary for the purpose of this report. These procedures provide the only assurance expressed in our opinion.

Opinion

In our opinion:

- the accounts for year ended 31 March 2022 are in accordance with the accounting records kept by the Registered Social Housing Provider under paragraph 135(2)(a) of the Housing and Regeneration Act 2008;
- having regard only to, and on the basis of the information contained in the accounting records:
 - the accounts comply with the requirements of the Charities Act 2011;
 - the Registered Social Housing Provider has satisfied the conditions for exemption from an audit of the accounts for the year ended 31 March 2022 specified in section 136(3) of the Housing and Regeneration Act 2008;
- the accounts comply with the requirements of the Housing and Regeneration Act 2008 and the Accounting Direction for private registered providers of social housing in England 2019.


N Clemit ACA, FCCA
JWPCreers LLP
Chartered Accountants
Genesis 5
Church Lane
Heslington
York
YO10 5DQ


20 July 2022

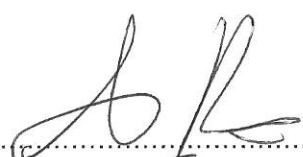
RIPON YMCA
STATEMENT OF COMPREHENSIVE INCOME
YEAR ENDED 31 MARCH 2022

		Unrestricted	Restricted	Total	Total
	Note	2022 £	2022 £	2022 £	2021 £
Turnover		228,437	55,015	283,452	265,560
Operating costs	3	(204,113)	(31,820)	(235,933)	(198,897)
Operating surplus		24,324	23,195	47,519	66,663
Interest receivable and similar income		-	-	-	-
Surplus for the year on ordinary activities		24,324	23,195	47,519	66,663
Total comprehensive income for the year		24,324	23,195	47,519	66,663

The above figures are derived from continuing operations.

Approved by the trustees on 20 July 2022 and signed on their behalf by:


 Sean McKibben - Chair


 Anthony Pitt - Treasurer

RIPON YMCA

**STATEMENT OF CHANGES IN RESERVES
YEAR ENDED 31 MARCH 2022**

	Income and Expenditure	Designated Development Fund	Revaluation Reserve	Restricted Funds	Total
	£	£	£	£	£
As at 1 April 2021	540,345	30,500	191,340	17,224	779,409
Transfer	-	-	-	-	-
Total comprehensive income for the period	24,324	-	-	23,195	47,519
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 March 2022	564,669	30,500	191,340	40,419	826,928
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>


-----2021-----

	Income and Expenditure	Designated Development Fund	Revaluation Reserve	Restricted Funds	Total
	£	£	£	£	£
As at 1 April 2020	485,656	30,000	197,090	-	712,746
Transfer	15,777	500	(5,750)	(10,527)	-
Total comprehensive income for the period	38,912	-	-	27,751	66,663
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 March 2021	540,345	30,500	191,340	17,224	779,409
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>


RIPON YMCA
STATEMENT OF FINANCIAL POSITION
YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Tangible fixed assets	6	656,292	662,016
Current assets			
Debtors and prepayments	7	23,895	18,058
Cash at bank and in hand		178,233	173,062
		<hr/>	<hr/>
		202,128	191,120
Creditors: Amounts falling due within one year	8	(16,772)	(57,860)
		<hr/>	<hr/>
Net current assets		185,356	133,260
Creditors: amounts falling due after one year			
Defined benefit pension liability	10	(14,720)	(15,867)
		<hr/>	<hr/>
Total net assets		826,928	779,409
		<hr/> <hr/>	<hr/> <hr/>
Reserves			
Income and expenditure reserve		564,669	540,345
Designated development fund		30,500	30,500
Revaluation reserve	12	191,340	191,340
Restricted Funds		40,419	17,224
		<hr/>	<hr/>
Total reserves		826,928	779,409
		<hr/> <hr/>	<hr/> <hr/>

The financial statements were approved and authorised for issue by the trustees on 20 July 2022 and signed on their behalf by:



 Sean McKibben - Chair



 Anthony Pitt – Treasurer

The notes on pages Page 11 to Page 18 form part of these accounts.

RIPON YMCA
STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Net cash generated from operating activities	1	10,757	116,411
Cash flow from investing activities			
Payments to acquire tangible fixed assets		(5,586)	(42,085)
Interest received		-	-
		<hr/>	<hr/>
Net cash flow from investing activities		(5,586)	(42,085)
Net change in cash and cash equivalents		5,171	74,326
Cash and cash equivalents at 31 March 2021		173,062	98,736
		<hr/>	<hr/>
Cash and cash equivalents at 31 March 2022		178,233	173,062
		<hr/> <hr/>	<hr/> <hr/>

Notes to the statement of cash flows

	2022 £	2021 £
1. Net cash generated from operating activities		
Operating surplus for the year	47,519	66,663
Interest received	-	-
Depreciation	11,311	12,473
Decrease/(increase) in debtors	(5,837)	(8,091)
(Decrease)/increase in creditors	(42,236)	45,366
	<hr/>	<hr/>
Net cash flow from operating activities	10,757	116,411
	<hr/> <hr/>	<hr/> <hr/>

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

Statutory information

Ripon YMCA is a registered charity in England & Wales and registered with the housing association. The registered address and place of business is 4 Water Skellgate, Ripon, North Yorkshire, HG4 1BQ.

Basis of preparation

The financial statements have been prepared in accordance with applicable accounting standards including Financial Reporting Standard 102 *The Financial Reporting Standard Applicable in the UK and Republic of Ireland* (FRS 102), the Statement of Recommended Practice for Social Housing Providers 2018, and with the Accounting Direction for private registered providers of social housing in England 2019. The financial statements are also prepared under the requirements of the Housing and Regeneration Act 2008.

The financial statements have been prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling, which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated. The requirements of the SORP: Accounting by Registered Social Housing Providers 2018 relating to component accounting has not been followed by the trustees as they do not feel that it would add any benefit for the users of the accounts.

Going concern

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

Tangible fixed assets and depreciation

Expenditure on fixed assets costing more than £250 is capitalised.

Freehold land is not depreciated. Depreciation of other assets is calculated to write off the excess of cost over estimated residual evenly over their expected useful lives as follows subject to annual review:

Housing property	2.17%	Straight line
Hall area	2.17%	Straight line
Housing furniture & equipment	25%	Reducing balance
Hall area improvements	10%	Reducing balance
Hall area furniture & equipment	25%	Reducing balance

Turnover

All income is included in the statement of comprehensive income when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES (continued)

Operating costs

Expenditure is included in the statement of comprehensive income on an accruals basis.

Pension

Ripon YMCA participated in a multi-employer defined benefit pension plan for employees of YMCAs in England, Scotland and Wales, which was closed to new members and accruals on 30 April 2007. Due to insufficient information, the plan's actuary has advised that it is not possible to separately identify the assets and liabilities relating to Ripon YMCA.

As described in note 11 Ripon YMCA has a contractual obligation to make pension deficit payments of £2,720 per annum over the period to April 2029, accordingly this is shown as a liability in note 11 to these accounts. In addition, Ripon YMCA is required to contribute £732 per annum to the operating expense of the pension plan and these costs are charged to the statement of comprehensive income as made.

New members auto enrol into the NEST pension scheme. The costs are charged to the statement of comprehensive income as incurred.

Fund accounting

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

Designated funds

Designated funds are part of unrestricted funds which have been earmarked by the board for a particular purpose. Such designations may be reversed by future board decisions. Expenditure cannot be directly set against designated reserves but it can be taken through the income and expenditure account. A transfer is then made from designated funds as appropriate.

Restricted funds

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

RIPON YMCA

**NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022**

2. SOCIAL HOUSING TURNOVER AND COSTS	2022 £	2021 £
Social housing lettings	188,440	164,722
Service charges receivable	2,281	2,419
Revenue grants receivable (JRS)	646	6,061
Restricted grants receivable	26,240	35,064
	<hr/>	<hr/>
Total turnover from social housing lettings	217,607	208,266
Social housing activity expenditure	(216,425)	(181,234)
	<hr/>	<hr/>
Operating surplus from social housing activities	1,182	27,032
	<hr/>	<hr/>

3. OPERATING COSTS 2022

	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
Staff costs	113,446	21,113	134,559
Facilities management	73,166	10,707	83,873
Administration costs	15,196	-	15,196
Pension fund deficit	2,305	-	2,305
	<hr/>	<hr/>	<hr/>
	204,113	31,820	235,933
	<hr/>	<hr/>	<hr/>
Housing expenditure	204,113	12,312	216,425
Non-housing expenditure	-	19,508	19,508
	<hr/>	<hr/>	<hr/>
	204,113	31,820	235,933
	<hr/>	<hr/>	<hr/>

Included in administration costs is the independent examination fee of £2,130 (2021: £1,640).

RIPON YMCA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

3. OPERATING COSTS 2021

	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £
Staff costs	88,117	11,426	99,543
Facilities management	61,804	20,661	82,465
Administration costs	14,548	1,148	15,696
Pension fund deficit	1,193	-	1,193
	<hr/>	<hr/>	<hr/>
	165,662	33,235	198,897
	<hr/>	<hr/>	<hr/>
Housing expenditure	165,662	15,572	181,234
Non-housing expenditure	-	17,663	17,663
	<hr/>	<hr/>	<hr/>
	165,662	33,235	198,897
	<hr/>	<hr/>	<hr/>

Included in administration costs is the independent examination fee of £1,640 (2020: £450).

RIPON YMCA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

4. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	115,570	92,038
Social Security	5,488	2,953
Pension	2,254	1,708
Pension fund deficit	2,305	1,193
Other costs	11,247	2,844
	<hr/>	<hr/>
Total staff costs	136,864	100,736
	<hr/>	<hr/>
Average number of employees (FTE)	4.35	3.46
	<hr/>	<hr/>
Average number of employees	7	7
	<hr/>	<hr/>

There are no employees who received more than £60,000 as their employee package. (2021: no employees)

5. TRUSTEES AND KEY MANAGEMENT PERSONNEL REMUNERATION

The total remuneration for key management personnel amounted to £33,176 (2021: £33,039).

The chief executive is a member of a workplace pension scheme; £766 (2021: £770) in pension contributions were made on behalf of the chief executive.

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

6. TANGIBLE FIXED ASSETS

	Freehold Land £	Housing property £	Hall Area £	Housing furniture & equipment £	Hall area improve- ments £	Hall area furniture & equip £	Total £
Cost/valuation							
As at 31 March 2021	92,800	470,461	169,067	135,129	4,981	37,634	910,072
Additions	-	3,618	-	1,969	-	-	5,587
As at 31 March 2022	92,800	474,079	169,067	137,098	4,981	37,634	915,659
Depreciation							
As at 31 March 2021	-	62,243	28,631	116,280	4,389	36,513	248,056
Depreciation charge	-	4,810	956	5,205	59	281	11,311
As at 31 March 2022	-	67,053	29,587	121,485	4,448	36,794	259,367
Net Book Value							
as at 31 March 2022	92,800	407,026	139,480	15,613	533	840	656,292
Net Book Value							
as at 31 March 2021	92,800	408,218	140,436	18,849	592	1,121	662,016

7. DEBTORS AND PREPAYMENTS

	2022 £	2021 £
Gross social housing rent owed	10,754	12,322
Other debtors	13,141	700
Prepayments	-	5,036
	23,895	18,058

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	4,039	16,354
Other creditors	4	4
Other taxation and social security	491	3,416
Accruals	9,518	6,197
Pension deficit liability	2,720	3,114
Deferred income	-	28,775
	16,772	57,860

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

9. DEFERRED INCOME

	Under one year	Total 2021
	£	£
At 1 April 2021	28,775	28,775
Additions during the year	-	-
Amounts released to income	(28,775)	(28,775)
	<hr/>	<hr/>
At 31 March 2022	-	-
	<hr/>	<hr/>

The deferred income relates to grants for future period projects.

10. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR	2022 £	2021 £
Pension deficit liability	note 11 14,720	15,867
	<hr/>	<hr/>

11. PENSION COMMITMENT

Ripon YMCA participated in a contributory pension plan providing defined benefits based on final pensionable pay for employees of YMCAs England, Scotland and Wales. The assets of the YMCA Pension Plan are held separately from those of Ripon YMCA and at the year-end these were invested in the Mercer Dynamic De-risking Solution, 63% matching portfolio and 37% in the growth portfolio and Schroder (property units only).

The most recent completed three year valuation was at April 2020. The assumptions used which have the most significant effect on the results of the valuation are those relating to the assumed rates of return on assets held before and after retirement of 2.59% and 1.09% respectively, the increase in pensions in payment of 2.99% (for RPI capped at 5% pa), and the average life expectancy from normal retirement age (of 65) for a current male pensioner of 22.0 years, female 24.4 years, and 23.7 year for a male pensioner, female 26.1 years, retiring in 20 years time. The result of the valuation showed that the actuarial value of the assets was £146.1m. This represented 79% of the benefits that had accrued to members.

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

The valuation prepared as at 1 May 2020 showed that the YMCA Pension Plan had a deficit of £39 million. Ripon YMCA has been advised that it will need to make monthly contributions of £223.64 from 1 May 2022. The amount is based on the current actuarial assumptions (as outlined above) and may vary in the future as a result of actual performance of the pension plan. Agreed future deficit contributions have been discounted using a rate of 3% (2021:3%) The current recovery period is 7 years commencing 1 May 2022.

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

11. PENSION COMMITMENT (continued)

	Within one year	One to Two years	Two to Five years	After Five years	Total After more than one year	Total 2021
	£	£	£	£	£	£
As at 31 March 2022	2,720	2,606	7,370	4,744	14,720	17,440
As at 31 March 2021	3,114	3,121	9,364	3,382	15,867	18,981

In addition, Ripon YMCA may have over time liabilities in the event of the non-payment by other participating YMCAs of their share of the YMCA pension plan's deficit. It is not possible currently to quantify the potential amount that Ripon YMCA may be called upon to pay in the future.

12. ANALYSIS OF FUNDS

	Balance b/fwd 1 April 2021	Income	Expenditure	Transfers	Balance c/fwd 31 March 2022
	£	£	£	£	£
Unrestricted Funds					
General Funds	540,345	228,437	(204,113)	-	564,669
Revaluation Reserve	191,340	-	-	-	191,340
Designated Funds:					
Development Fund	30,500	-	-	-	30,500
Total Unrestricted Funds	762,185	228,437	(204,113)	-	786,509
Restricted Funds					
Coronavirus Community fund	6,436	-	(2,966)	-	3,470
Tackling inequalities fund	2,815	-	(296)	-	2,519
Works for you project fund	6,500	10,000	-	-	16,500
NYCC grant fund	1,100	-	(1,100)	-	-
Co-op local community fund	373	-	-	-	373
Sainsburys neighbourly grant	-	5,000	(573)	-	4,427
The National Lottery Fund	-	9,945	(5,427)	-	4,518
YMCA ERF (TCS)	-	5,000	(1,137)	-	3,863
Action for Youth Homelessness	-	6,240	(6,240)	-	-
NYPFCC	-	18,830	(14,081)	-	4,749
Total Restricted Funds	17,224	55,015	(31,820)	-	40,419
Total Funds	779,409	283,452	(235,933)	-	826,928

RIPON YMCA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

12. ANALYSIS OF FUNDS (continued)

The revaluation reserve represented the cumulative effect of revaluation of tangible fixed assets. It is the difference between the net book value of the properties and the cost.

Designated funds

Development Fund - funds set aside to cover various capital projects planned.

Restricted funds

Coronavirus Community fund – funds received from Two Ridings Community Foundation for accredited employability courses.

Tackling inequalities fund – funds received from North Yorkshire Sport for sport and wellbeing activities for tenants.

Works for you project fund – funds received from Albert Hunt Trust, Sylvia and Colin Shepherd trust, Charles and Elsie Sykes trust for an employability project. Funds received in year from Garfield Weston Foundation.

NYCC grant – funds received from North Yorkshire County council for organisation development and capacity building.

Co-op local community fund – funds received from the co-op for mental health courses for the community.

Sainsburys Helping everyone eat better – A grant to support Ripon YMCA in educating and providing food support for our tenants and vulnerable young people in Ripon.

The National Lottery Fund – Funds received for provision of a weekly drop in session.

YMCA ERF (TCS) - Capacity building grant to support Ripon YMCA and Ryedale YMCA to move towards trusted Charity Status and develop a package of policy which can be shared across the YMCA federation.

Action for Youth Homelessness – funds received for the funding of a monitoring and communications worker to assist with provision of services for young homeless people in the area.

NYPFCC – funds received from North Yorkshire Police, Fire and Crime Commissioner for a project delivering street-based youth work.

RIPON YMCA
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

13. OTHER FINANCIAL COMMITMENTS

At 31 March 2022 the charity had total commitments under non-cancellable operating leases:

	2022 £	2021 £
Within one year	2,563	2,563
Within two to five years	5,246	7,809
	<hr/>	<hr/>
	7,809	10,372
	<hr/> <hr/>	<hr/> <hr/>

14. RELATED PARTY TRANSACTIONS

£4 is owing to Ripon YMCA CIO (2021 : £4)

15. CONTINGENT LIABILITY

Over the years the Housing Association has provided grants to help with the improvements to the social housing property. If the properties were to be sold these grants would become repayable. These amount to £311,943.

The following pages do not form part of the financial statements

RIPON YMCA
INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
Turnover		
Lettings (net of housing benefit claims)	188,440	167,141
Other Income		
Room hire	480	64
Fundraising and donations	23,510	26,432
YMCA shop profit share	-	3,924
Car parking	106	194
Other income	15,255	758
Restricted grants – housing	26,240	35,064
Restricted grants – non-housing	28,775	25,922
Coronavirus job retention scheme grant	646	6,061
	<hr/> 283,452	<hr/> 265,560
Operating Costs		
Staff costs		
Salaries	121,057	94,991
Staff pension costs	2,254	1,708
Staff expenses	182	135
Payroll and other costs	4,106	2,709
Agency Staff	6,960	-
	<hr/> 134,559	<hr/> 99,543
Facilities Management		
Property repairs and decoration	21,993	16,541
Equipment and inspection costs	2,189	3,225
Equipment rental	4,366	2,189
Depreciation	11,311	12,473
Council tax	9,399	11,051
Gas and electricity	10,518	9,011
Water rates	2,285	1,867
Contract cleaners	4,057	5,131
Other tenant costs	7,048	7,228
Restricted grants expenditure	10,707	13,749
	<hr/> 83,873	<hr/> 82,465
Administration Costs		
Printing and stationery	116	270
Advertising	352	268
Telephone and IT costs	1,995	3,148
Health and safety	88	-
Event costs	40	-
Sundries	1,954	401
Insurance	4,655	4,557
Bad debts and reserve	-	223
Accountancy fees	2,130	1,640
Other legal and professional	3,866	5,189
	<hr/> 15,196	<hr/> 15,696
Pension fund repayment scheme	2,305	1,193

Operating costs

235,933

198,897

Operating surplus

47,519

66,663