

# YMCA RIPON



## Annual Report 22/23

5 Water Skellgate, Ripon, HG4 1BQ

01765 607609 [info@riponymca.org](mailto:info@riponymca.org)

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

Chair Sean McKibben

Vice Chair

Treasurer Anthony Pitt

Board Members Kari Munro  
Jo Thackwray  
Rebecca Mian  
Yvonne Agars

Staff: Lucy Downes  
Bev Skaife  
Imogen Moore  
Lucy Backhouse  
Paul Matless  
Jayne Shackleton  
Bryony Chiu  
Holly Gadd

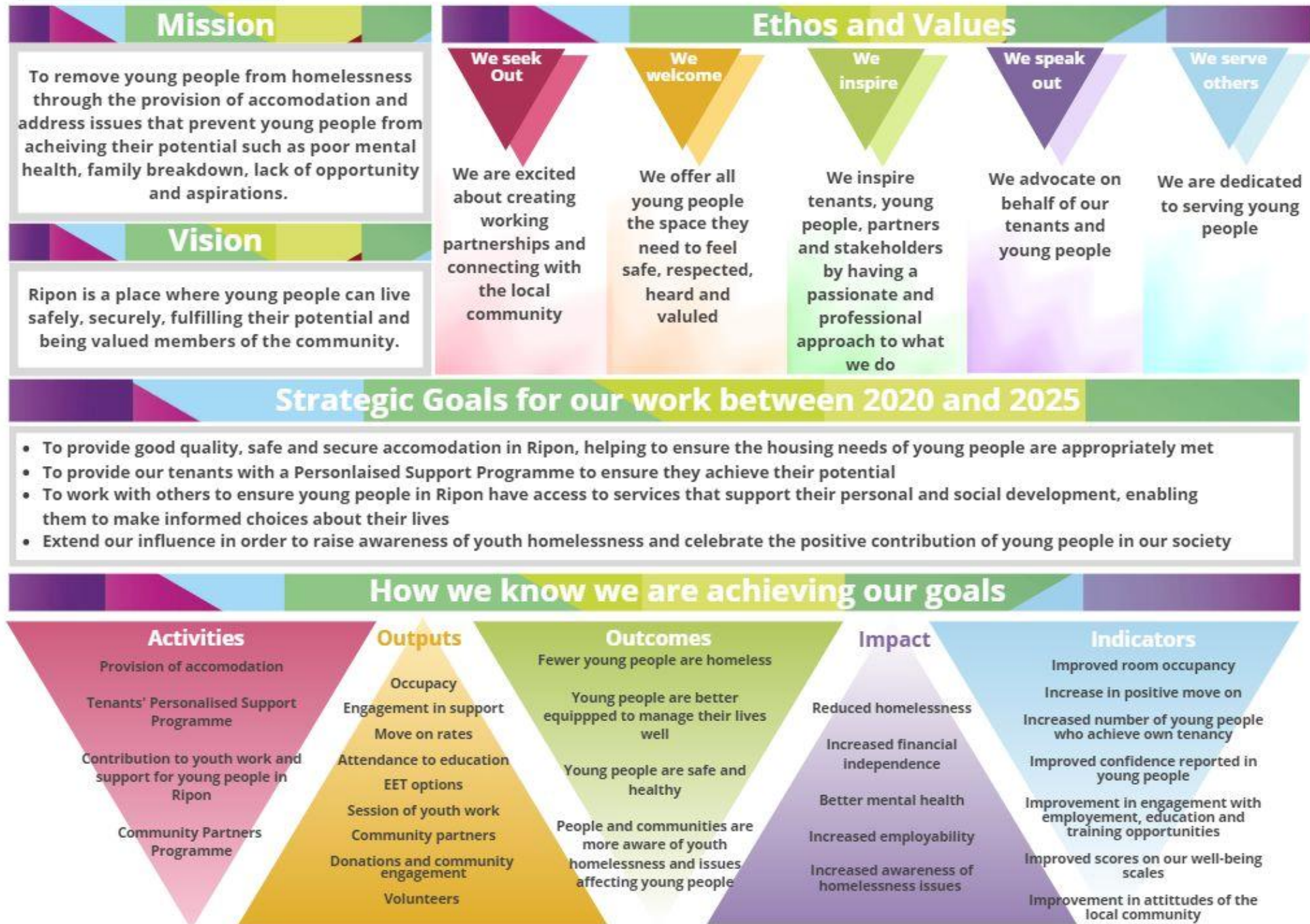
Bankers: HSBC, 34 Westgate, Ripon, North Yorkshire

Auditors: JWP Creers LLP, Chartered Accountants, Genesis 5, Church Lane  
York, YO10 5DQ

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](http://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.



## Chairpersons Report

This has been another eventful and exciting year for Ripon YMCA, which has seen the organisation go from strength to strength. Before reflecting on this, however, it is important to remember two people who both contributed to the strong foundations upon which the organisation is built and who have sadly passed away this year.

Bernard Bateman was the Chair of Trustees and the President of the organisation for many years and so helped to grow and shape the organisation into what it is today. He was a tireless fundraiser and ensured that Ripon YMCA's work was recognised and respected throughout the community. His influence and impact is reflected in the naming of the Bateman Building at No 5 Water Skellgate. I know Bernard's contributions will be missed, not just by Ripon YMCA, but also by the many other charities with which he was involved.

We were also very sad to hear of the passing of Nick Bentley. Nick joined the board of trustees in 2016 as Treasurer and played a key role in ensuring that Ripon YMCA's finances were always on track. His steady influence and sage advice enabled the organisation to grow in a managed way, investing in the future whilst also maintaining strong financial viability. When I joined the board in 2018, plans were afoot to renovate the derelict house onsite and it is testament to Nick's shrewd financial and contract management that the building work was done on time and to budget and now provides invaluable accommodation for three young adults.

Both Bernard and Nick have left a strong legacy at Ripon YMCA that Lucy and her team continue to build on. Since the last AGM, they have been very busy delivering on the strategic aims agreed with the board of trustees. This includes investing in this accommodation, including redecorating and refurbishing parts of the building. It has also seen a continued growth in community outreach and youth work, partnership working with other local organisations and also developing close ties with the new YMCA shop that has opened in Ripon. More recently, Ripon YMCA's team have been successful in securing a significant grant from the National Lottery that will enable us to continue to develop our work in the community, supporting many more young people to fulfil their potential. This award, alongside a number of other grants, is an indication of the quality of the work Ripon YMCA delivers, which funders are keen to invest in as they are confident the organisation will leverage the funds to deliver maximum impact in the community and make a tangible difference to people's lives.

Thanks go to all the staff team at Ripon YMCA, as well as our volunteers, trustees, our community partners and funders. The coming year will be one of growth and consolidation for the organisation as it continues to be a significant positive force in the local community.

Sean McKibben – Chairperson, Ripon YMCA

## **Services and Activity from April 2022 to March 2023**

We have had a settled and positive financial year with the pandemic behind us and the ongoing development of support services, youth and community work.

Our Housing team have gone from strength to strength in developing professional practice to respond to those living with us. I would like to mention our amazing volunteers, Jonty and Mandy, for their significant contribution to the work of the team.

Number 4, our three bed shared house is intrinsic to our housing offer, and enables those with developing independence to experience a shared house living environment to further develop their independent living skills. Apart from a few teething issues it has been generally full of tenants.

The impact of the pandemic and mental health can still be seen in those we house, with a generation of young people who have missed significant milestones and opportunities for learning, training and work. Our individualised support package responds to needs and aspirations with a significant number of tenants leaving us after finding work and sustainable accommodation.

Staff welfare and support continues to be at the front of our thinking and we have developed a range of activities to embed this within the staff and volunteer team.

In 2020 we created a Strategic Plan which continues to progress. We held strategic review sessions for staff and board members to refresh and update progress. In some areas we have developed significant new provision, in others we continue to explore opportunities.

In 2022 Jayne our Community and Development Manager came into post, and our youth work and young leader provision has flourished. On the back of a successful Children in Need bid we have developed several significant grant applications and in late March 2023 we were notified of success with the Ripon Youth Matters project; A 3 year funded project providing activity for young people and young adults aged 11 to 25 with the National Lottery Community Fund. This work will start in September 2023.

We have grown our reach and capacity to engage in partnership working and continue to lead and chair the Ripon Youth Work Partnership. This also provides opportunities to engage with local decision makers and key organisations, in particular the team at Ripon Library led by Claire have been fantastic with the support and space they provide for many of our projects.

We continue to work with several advisors to develop our capacity and keep us striving to be the best we can be. I would like to finally thank the Board who have provided me with unwavering support over the last year, and the flexibility to develop and strengthen our team.

We have many exciting opportunities in the pipeline, but that can wait till next years Annual Report.

Lucy Downes - CEO Ripon YMCA



Trustees, staff and volunteers at the AGM in July 22

## 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 2022/2023 :

- We provided Supported Housing to 35 young people, with 15 continuing to live with us after March 31st 2023.
- We received 51 enquiries for accommodation in the year.
- The reason 63% of tenants moved in was due to a family breakdown. 11% had been sofa surfing with, 9% fleeing domestic violence, 6% seeking asylum in the UK and 11% facing eviction.
- 16 tenants moved out in the period.
- Of the tenants who moved out, 10 were male, 6 female with an average age of 22 when they moved in and an average age of 23 when they moved out.
- We continued the development of policy, procedure, networking and working practices to meet the needs of our tenants within our setting.
- We maintained an average of 90% occupancy
- We negotiated an increase in Supported Housing rent via Housing Benefit to include Ofsted registration and the increase in inflation.

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

**Progress and activity:**

In 2022/2023 :

- We provided regular keywork sessions with tenants at the YMCA, weekly group work focusing on developing independent living skills.
- On average there are 5.5 contact notes (support) for each tenant every week, this can range from Housing Benefit support, risk management, emotional wellbeing to developing their independent living skills.
- Emotional Health and self-care and living skills alongside risk management are the most common interventions.
- We managed an increase in tenants with mental health issues, implemented a service for with Social care for Unaccompanied Asylum Seekers, improved positive move ons with the Local Authority, restructured the safeguarding recording process and risk management of complex tenants with high needs.
- Of the 35 tenants referred to the YMCA , 17 engaged with the Community Mental Health Services.
- 100% of tenants were registered with a doctor when they left us and had access to a dentist.
- At move out 50% of tenants were working.
- We facilitate the ongoing development of tools and recording mechanisms to ensure our tenants receive personalised support.

**Case Study – John**

Several years ago John approached the Young Peoples Pathway Hub at Harrogate Borough Council as he required accommodation outside of his family home. He grew up in a struggling household in challenging circumstances with poor family connections or positive experiences. Life was chaotic and he found himself angry and frustrated a lot of the time which got him into trouble at school.

Ripon YMCA accepted the referral and carried out an Initial needs assessment with John, finding out his needs and wants for the future and identifying any risks to explore. He was welcomed into a bedsit at the YMCA.

John was struggling with his overall wellbeing and mental health and had no benefits in place. Our Housing Support team provided him with lots of initial guidance and supported him with bedding, cooking utensils, crockery with our welcome pack.

Our regular Keywork sessions explored John's needs and challenges and a support plan was developed focusing on positive steps and solutions. John's poor mental health placed barriers in his day-to-day life, to support John to move forward we encouraged him to take small achievable steps and adapted our working style to suit his individual needs.

John developed independent living skills including self-care, room hygiene, budgeting, physical health, emotion health. John was encouraged to develop confidence by accessing volunteering, employment and recognises his individual accomplishments.

John found a part time job that he enjoyed and was able to save a little for his future. It took a while for him to find confidence to think about moving out given the challenges this would have with benefits and independent money management. In 2021 he was offered accommodation in Harrogate with a Housing Association and was able to move in in early 2022.

The YMCA team supported John to apply for appropriate benefits and to access the support available to support his move. John now lives in Harrogate but knows that the YMCA team will get in contact from time to time to say hello and offer support. Recently he visited Ripon and came to see the staff at the YMCA to share the news that he has been offered a permanent job with more hours with his current employer.



# Housing Provision

2022 / 2023



**16**  
New Tenants

What our tenants tell us...

"Staff are always supportive and there when you need them"

"The staff are kind and friendly"

"I have a roof over my head and I am saving money for a place"

"Staff are supporting me and showing they care"

"The variety of people and the comfort"



**36**  
Total Tenants Supported

**62%**  
Were in full time work when they moved out

**97%**

of tenants' feedback was positive regarding their relationship with staff



When tenants moved in **43%** of them had a mental health issue

**12%** had serious mental health issues



**15**  
obtained their own accommodation and are living independently

**90%**  
Occupancy for the year



Gender

**34%** Female  
**66%** Identify as male

**13**  
Aged 21-24

**12**  
Aged 18-20

**6**  
Aged 16-17

**5**  
Aged 25+

March 2023 Snapshot

**17%**

Are care leavers

**23%**

Were previously 'Sofa surfing'



## Progress Against Our Strategic Plan

**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 2022/2023 :

- We successfully applied for a number of other grants, trusts and donors to initially fund this work including Early Help Get Going Grants, Sport England, Barclays, Ripon City Council Small Grants, Ripon Girls Group, NYC Locality Funds.
- We have developed 5 different youth projects offering varied opportunities for young people aged 11+.
- We delivered 144 youth work sessions in the year and staff dedicated over 279 hours of delivery.
- We engaged 154 individual young people with a total attendance to our projects or activities of 1343 young people.
- The Red Triangle Drama group continues online and offered 47 sessions with total attendance over the year of 350 young people.
- We continue to 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.

**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 2022/2023:

- We provide resources and information to local organisations around homelessness, mental health and safeguarding.
- We continue to work alongside Ryedale YMCA to improve our quality and have increased our engagement in the national federation of YMCA's.
- We lead and chair the Ripon Youth Work Partnership.
- We visited Ripon Cathedral School delivering an assembly and talks with years 5 and 6.
- We are working with Ripon Together to promote young people's participation and community involvement as part of their annual awards ceremony.
- We enabled Teen Talk youth voice feedback and provided it to the Youth Work Partnership and Ripon City Council.
- Our Young Leaders Group has been involved in supporting numerous community events including the Ripon Theatre Festival and Ripon City of Sanctuary.
- 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

2022 / 2023



**279**

Staff Hours of delivery

What young people we engage with regularly tell us...



"YMCA is my Happy Place"

"YMCA is a place I feel safe"

"Gives us somewhere to hang out"

"Ripon needs more YMCA stuff for us"

"Free food is good"

"There is a big gap in consideration for young people in Ripon, their issues and what they need. YMCA help with that"

"Youth workers and leaders are nice and you can talk to them about stuff"

"stops us being bored"

**20%**

in the last week they mostly felt 'very unhappy or very stressed'.

**47%**

in the last week they noticed themselves feeling lonely 'sometimes'.

**40%**

in the last week they mostly felt 'a little unhappy or stressed'.



**144**

Youth Work Sessions Delivered

**1343**



Total attendance for sessions or activities

Being a Young Leader ...

"Young Leaders has given me confidence"

"Can talk to people more now, not as shy"

"People listen to our ideas"

"I have made friends"

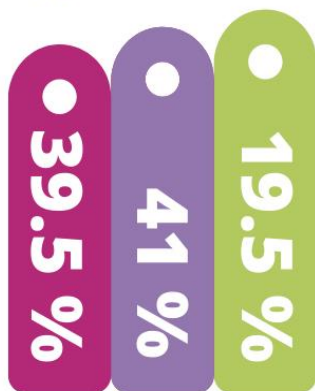
"I can do stuff I didn't think I could"

"Makes me aware of other people's situations"

"Volunteering is fun"

**154**

Individual Young People engaged



-12 13-16 17+

Age of young people engaged



**232**



**350**



**29**



**300**



**71**



**361**

Attendees by project

**We are grateful to the following organisations, funders and partners who have supported our work in 2021/22.**

Aldi	Mountain Warehouse
Barclays Sported Foundation	North Yorkshire Sport
BBC Children in Need	NYCC Early Help Get Going Grants
Beauty Box	RBM
Boroughbridge Dental Services	Ripon Cathedral
CEO Sleepout	Ripon City of Sanctuary
Cllr Andrew Williams NYCC locality fund	Ripon Girls Group
Cllr Barbara Brodigan NYCC locality fund	Ripon Library
Community Alcohol Partnership	Ripon Masonic lodge
Evolve	Ripon Museums Trust
Farmison	Ripon Walled Garden
Green and Co	Sainsbury's Ripon
HADCA	SHC
Holy Trinity Church	Skell Valley Project
Jennyruith Workshop	Swinton Park
M&S Ripon	Williamsons paint
Morrisons Community Champion	Woseley

**We are also grateful to the many individual donors and community supporters for their ongoing commitment to our work. We continue to receive many donations in support of our projects and in remembrance.**

**Thank you**

## Treasurers Report

2022-23 has been another year of sustainable growth, as the organisation continued to build robust foundations and leverage these to grow at a manageable pace. Despite the new challenges faced in-year - most notably from the cost of living crisis - we have been able to continue to grow at a similar trajectory to 2021-22, aided in no small part by proactively entering into forward contracts for utilities and other recurring expenditure before rate increases impacted these cost areas.

Our financial position has improved since the prior year; free reserves have increased from £99,717 to £126,289. This has been driven by effective fundraising, the continued generosity of the public through donations, and through effective management of costs. This growth in reserves is consistent with wider organisational growth, meaning we have nearly met our free reserves target for the year.

Total turnover for the year is £271,986 (2021-22 £283,452), this has enabled us to sustain our staffing levels following successful recruitment for new posts in 2021-22, as well as to make small increases to our FTE (full-time equivalent) working hours in 2022-23. 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.

Our spending position was also aided by £40,419 of restricted income brought forward from 2021-22. As responsible funding recipients, we worked diligently to incur expenditure at a pace we committed to in funding bids, meaning that the brought-forward restricted income balance reduced to £10,668 in 2022-23. It is reassuring to see that the team were again able to bring in £23,484 in restricted funding in 2022-23, and £22,402 in unrestricted funding. I was also pleased to note the team's planned fundraising activity for 2023-24, which again should enable us to sustain the positive, manageable growth seen in recent years.

The trustees took the decision to designate funds of £15,000 towards future organisational growth, and £48,000 towards the potential purchase of a local property which we were notified of the opportunity to buy in March 2023.

This has been my second year at the YMCA as Treasurer. This year I have worked closely with the team and have been pleased to note that proportionate controls are in place around spending and other areas of the accounts. I look forward to seeing the organisation continue to thrive and grow in 2023-24.

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 2023**

		<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>Note</b>	<b>2023</b>	<b>2023</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Turnover		248,502	23,484	271,986	283,452
Operating costs	3	(208,723)	(53,235)	(261,958)	(235,933)
Operating (loss) / surplus		39,779	(29,751)	10,028	47,519
Interest receivable and similar income		-	-	-	-
Surplus/(deficit) for the year on ordinary activities		39,779	(29,751)	10,028	47,519
Gains on revaluation		858,834	-	858,834	-
<b>Total comprehensive income /(expenditure) for the year</b>		<b>898,613</b>	<b>(29,751)</b>	<b>868,862</b>	<b>47,519</b>

The above figures are derived from continuing operations.

Approved by the trustees on 19 July 2023 and signed on their behalf by:

**RIPON YMCA**  
**STATEMENT OF FINANCIAL POSITION**  
**YEAR ENDED 31 MARCH 2023**

	Note	2023 £	2022 £
<b>Tangible fixed assets</b>	6	1,505,791	656,292
<b>Current assets</b>			
Debtors and prepayments	7	3,692	23,895
Cash at bank and in hand		220,422	178,233
		<hr/>	<hr/>
		224,114	202,128
Creditors: Amounts falling due within one year	8	(21,268)	(16,772)
		<hr/>	<hr/>
<b>Net current assets</b>		202,846	185,356
Creditors: amounts falling due after one year			
Defined benefit pension liability	10	(12,847)	(14,720)
		<hr/>	<hr/>
<b>Total net assets</b>		1,695,790	826,928
		<hr/>	<hr/>
<b>Reserves</b>			
Income and expenditure reserve		571,948	564,669
Designated development fund		48,000	30,500
Designated CIO fund		15,000	-
Revaluation reserve	12	1,050,174	191,340
Restricted Funds		10,668	40,419
		<hr/>	<hr/>
<b>Total reserves</b>		1,695,790	826,928
		<hr/>	<hr/>

The financial statements were approved and authorised for issue by the trustees on 19 July 2023 and signed on their behalf by:

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

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31 MARCH 2023**

Charity Number 250986

## RIPON YMCA

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**RIPON YMCA**  
**TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Charity Number</b>	250986
<b>Registered Address</b>	4-5 Water Skellgate Ripon North Yorkshire HG4 1BQ
<b>Patron</b>	Jo Ropner LL
<b>Trustees</b>	
President	Bernard Bateman MBE (deceased Feb 2023)
Chairperson	Sean McKibben
Treasurer	Anthony Pitt
Vice Chair	post currently vacant
Additional trustees:	Kari Munro Jo Thackwray Rebecca Mian Yvonne Agars (appointed 18 <sup>th</sup> May 2022) Nick Bentley (resigned 18 <sup>th</sup> May 2022) George Dickenson (resigned 18 <sup>th</sup> May 2022)
<b>Staff</b>	
Chief Executive	Lucy Downes
Housing Operations Manager	Paul Matless
Housing Support Workers	Lucy Backhouse Bryony Chiu
Community Development Manager	Jayne Shackleton
Senior Youth Worker	Bev Scaife
Finance Administrator	Imogen Moore
Youth Worker	Holly Gadd
<b>Key Management Personnel</b>	Lucy Downes
<b>Principal Bankers</b>	HSBC plc 34 Westgate, Ripon, North Yorkshire
<b>Independent Examiner</b>	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 2023 CONTINUED

The trustees present their report and financial statements for the year ended 31 March 2023. 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 basis 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 2023 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. The additional capacity of an extended team has enabled us to develop our services in Supported Housing for young adults.

Our Youth and Community work has expanded and continues to develop the range of opportunities for young people in Ripon. Several multi-year projects are now funded providing a secure base for Youth Work in the organisation.

We continue to develop provision and are working towards our 5-year strategic plan.

Our strategic plan identified 4 Goals for Ripon YMCA:

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:

	2023	2022	NHF*
<b>Business Health</b>			
Operating Margin (overall) %	4%	17%	20%
Operating Margin (social housing) %	(8%)	1%	22%
EBITDA MRI - % of interest cover	0%	0%	186%
<b>Development &amp; Capacity</b>			
New Supply – social housing units %	0%	14%	1%
New Supply – non-social housing units %	0%	0%	0%
Gearing %	(16)%	(28)%	36%
<b>Outcomes</b>			
Reinvestment %	1%	3%	6%
<b>Asset Management</b>			
Return on Capital Employed	1%	6%	3%
<b>Operating Efficiency</b>			
Headline social housing cost per unit	£11,001	£9,838	£4,230

\*figures taken from NHF report 2022

## **RIPON YMCA**

### **TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023 CONTINUED**

#### **FINANCIAL REVIEW**

The charity has made an operating surplus of £10,028 (2022: £47,519). Due to a revaluation of the buildings, the charity is showing an overall surplus of £868,862. The modest surplus was achieved through accurate financial planning and additional tracking of spend against grant income. Staffing costs have increased to deliver against project work and occupancy has been higher than expected.

#### **RESERVES POLICY**

The trustees have designated an extra £17,500 to property development fund to cover various capital projects planned.

The trustees have designated £15,000 to an organisation development fund for the charities governance and capacity whilst working towards an incorporation structure (CIO). Its expected that additional funds will be required for this project and we are exploring options including fundraising.

The total charity funds at the year-end were £1,695,790 (2022: £826,928) which includes the revaluation reserve of £1,050,174 (2022: £191,340). After removing the remaining fixed assets of £455,617 (2022: £464,952), the designated fund of £63,000 (2022: £30,500), the restricted funds of £10,668 (2022: £40,419) and the addition of the restricted creditor of £9,960, this leaves free reserves at £126,289 (2022: £99,717).

The trustees have decided that free reserves should reflect 6 months of operating costs at £130,500.

#### **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 receives Health and Safety, Governance and Legal support via professional consultants. We also look to Community First Yorkshire, NCVO and YMCA E & W for compliance and governance developments. We have 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](http://www.reachvolunteering.org.uk)

## RIPON YMCA

### TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023 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 19 July 2023 and signed on their behalf by:



Sean McKibben - Chair

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

### RIPON YMCA YEAR ENDED 31 MARCH 2023

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2023 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 2023 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 2023 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 2022.

  
N Clement ACA, FCCA  
JWPCreeds LLP  
Chartered Accountants  
Genesis 5  
Church Lane  
Heslington  
York  
YO10 5DQ


19 July 2023


**RIPON YMCA**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**YEAR ENDED 31 MARCH 2023**

		Unrestricted	Restricted	Total	Total
	Note	2023 £	2023 £	2023 £	2022 £
Turnover		248,502	23,484	271,986	283,452
Operating costs	3	(208,723)	(53,235)	(261,958)	(235,933)
Operating (loss) / surplus		39,779	(29,751)	10,028	47,519
Interest receivable and similar income		-	-	-	-
Surplus/(deficit) for the year on ordinary activities		39,779	(29,751)	10,028	47,519
Gains on revaluation		858,834	-	858,834	-
<b>Total comprehensive income /(expenditure) for the year</b>		<b>898,613</b>	<b>(29,751)</b>	<b>868,862</b>	<b>47,519</b>

The above figures are derived from continuing operations.

Approved by the trustees on 19 July 2023 and signed on their behalf by:

  
 Sean McKibben - Chair

  
 Anthony Pitt - Treasurer

RIPON YMCA

STATEMENT OF CHANGES IN RESERVES  
YEAR ENDED 31 MARCH 2023

	Income and Expenditure £	Designated Funds £	Revaluation Reserve £	Restricted Funds £	Total £
As at 1 April 2022	564,669	30,500	191,340	40,419	826,928
Transfer	(32,500)	32,500		-	-
Revaluation Transfer	(858,834)	-	858,834	-	-
Total comprehensive income for the period	898,613	-	-	(29,751)	868,862
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 March 2023	571,948	63,000	1,050,174	10,668	1,695,790
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

-----2022-----

	Income and Expenditure £	Designated Funds £	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/>

**RIPON YMCA**  
**STATEMENT OF FINANCIAL POSITION**  
**YEAR ENDED 31 MARCH 2023**

	Note	2023 £	2022 £
<b>Tangible fixed assets</b>	6	1,505,791	656,292
<b>Current assets</b>			
Debtors and prepayments	7	3,692	23,895
Cash at bank and in hand		220,422	178,233
		<hr/>	<hr/>
		224,114	202,128
Creditors: Amounts falling due within one year	8	(21,268)	(16,772)
		<hr/>	<hr/>
<b>Net current assets</b>		202,846	185,356
Creditors: amounts falling due after one year			
Defined benefit pension liability	10	(12,847)	(14,720)
		<hr/>	<hr/>
<b>Total net assets</b>		1,695,790	826,928
		<hr/>	<hr/>
<b>Reserves</b>			
Income and expenditure reserve		571,948	564,669
Designated development fund		48,000	30,500
Designated CIO fund		15,000	-
Revaluation reserve	12	1,050,174	191,340
Restricted Funds		10,668	40,419
		<hr/>	<hr/>
<b>Total reserves</b>		1,695,790	826,928
		<hr/>	<hr/>

The financial statements were approved and authorised for issue by the trustees on 19 July 2023 and signed on their behalf by:

  
 Sean McKibben - Chair

  
 Anthony Pitt – Treasurer

The notes on pages Page 11 to Page 21 form part of these accounts.

**RIPON YMCA**

**STATEMENT OF CASH FLOWS  
YEAR ENDED 31 MARCH 2023**

	Note	2023 £	2022 £
<b>Net cash generated from operating activities</b>	1	<b>43,205</b>	<b>10,757</b>
<b>Cash flow from investing activities</b>			
Payments to acquire tangible fixed assets		(1,016)	(5,586)
Interest received		-	-
		<hr/>	<hr/>
<b>Net cash flow from investing activities</b>		<b>(1,016)</b>	<b>(5,586)</b>
<b>Net change in cash and cash equivalents</b>		<b>42,189</b>	<b>5,171</b>
Cash and cash equivalents at 31 March 2022		178,233	173,062
		<hr/>	<hr/>
Cash and cash equivalents at 31 March 2023		220,422	178,233
		<hr/> <hr/>	<hr/> <hr/>

**Notes to the statement of cash flows**

	2023 £	2022 £
<b>1. Net cash generated from operating activities</b>		
Operating surplus for the year	10,028	47,519
Interest received	-	-
Depreciation and loss on disposal	10,351	11,311
Decrease/(increase) in debtors	20,203	(5,837)
(Decrease)/increase in creditors	2,623	(42,236)
	<hr/>	<hr/>
<b>Net cash flow from operating activities</b>	<b>43,205</b>	<b>10,757</b>
	<hr/> <hr/>	<hr/> <hr/>

**RIPON YMCA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023**

**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 2022. 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 value 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

**Revaluation Policy**

The trustees have decided to obtain a commercial revaluation of the property every 3 years and to request a professional review of the valuation on an annual basis.

**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 2023**

#### **1. ACCOUNTING POLICIES (continued)**

##### **Grants**

Income from donations and grants, including capital grants, are included in income when these are receivable, except as follows:

- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in income until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in income of restricted funds when receivable.

##### **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 £2,757 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 £650 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 2023**

<b>2. SOCIAL HOUSING TURNOVER AND COSTS</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Social housing lettings	220,525	188,440
Service charges receivable	3,593	2,281
Revenue grants receivable (JRS)	-	646
Restricted grants receivable	-	26,240
	<hr/>	<hr/>
Total turnover from social housing lettings	224,118	217,607
Social housing activity expenditure	(242,012)	(216,425)
	<hr/>	<hr/>
Operating surplus from social housing activities	(17,894)	1,182
	<hr/>	<hr/>

**3. OPERATING COSTS 2023**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<b>2023</b>	<b>2023</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Staff costs	129,689	35,611	165,300
Facilities management	62,925	10,170	73,095
Administration costs	14,613	7,454	22,067
Pension fund deficit	1,496	-	1,496
	<hr/>	<hr/>	<hr/>
	208,723	53,235	261,958
	<hr/>	<hr/>	<hr/>
Housing expenditure	208,723	33,289	242,012
Non-housing expenditure	-	19,946	19,946
	<hr/>	<hr/>	<hr/>
	208,723	53,235	261,958
	<hr/>	<hr/>	<hr/>

Included in administration costs is the independent examination fee of £2,178 (2022: £2,130).

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023

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 2023**

**4. STAFF COSTS**

	2023 £	2022 £
Wages and salaries	148,726	115,570
Social Security	8,768	5,488
Pension	3,261	2,254
Pension fund deficit	1,496	2,305
Other costs	4,545	11,247
	<hr/>	<hr/>
Total staff costs	166,796	136,864
	<hr/> <hr/>	<hr/> <hr/>
Average number of employees (FTE)	4.97	4.35
	<hr/> <hr/>	<hr/> <hr/>
Average number of employees	8	7
	<hr/> <hr/>	<hr/> <hr/>

FTE is based upon 37 hours per week.

There are no employees who received more than £60,000 as their employee package. (2022: no employees)

**5. TRUSTEES AND KEY MANAGEMENT PERSONNEL REMUNERATION**

The total remuneration for key management personnel amounted to £34,475 (2022: £33,176).

The chief executive is a member of a workplace NEST pension scheme; £731 (2022: £766) in pension contributions were made on behalf of the chief executive.

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023

6. TANGIBLE FIXED ASSETS

	Freehold Land £	Housing property £	Hall Area £	Housing furniture & equipment £	Hall area improve- ments £	Hall area furniture & equip £	Total £
<b>Cost/valuation</b>							
As at 31 March 2022	92,800	474,079	169,067	137,098	4,981	37,634	915,659
Additions	-	-	-	1,016	-	-	1,016
Disposals	-	-	-	(1,071)	-	-	(1,071)
Revaluation	-	625,921	130,933	-	(4,981)	-	751,873
As at 31 March 2023	92,800	1,100,000	300,000	137,043	-	37,634	1,667,477
<b>Depreciation</b>							
As at 31 March 2022	-	67,053	29,587	121,485	4,448	36,794	259,367
Depreciation charge	-	4,863	956	3,867	53	210	9,949
Depreciation on disposal	-	-	-	(670)	-	-	(670)
Depreciation eliminated On revaluation	-	(71,916)	(30,543)	-	(4,501)	-	(106,960)
As at 31 March 2023	-	-	-	124,682	-	37,004	161,686
<b>Net book value</b>							
as at 31 March 2023	92,800	1,100,000	300,000	12,361	-	630	1,505,791
<b>Net Book value</b>							
as at 31 March 2022	92,800	407,026	139,480	15,613	533	840	656,292

The class of fixed assets, buildings, were revalued on 29 March 2023 by an independent valuation firm to show them at fair value, the original cost was £349,826. Hall area improvements are included in the revaluation of the Hall area.

7. DEBTORS AND PREPAYMENTS

	2023 £	2022 £
Gross social housing rent owed	2,501	10,754
Other debtors	100	13,141
Prepayments	1,091	-
	3,692	23,895

**RIPON YMCA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023**

<b>8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
Trade creditors		1,250	4,039
Other creditors		4	4
Other taxation and social security		4,078	491
Accruals		3,219	9,518
Pension deficit liability	note 11	2,757	2,720
Deferred income	note 9	9,960	-
		<hr/>	<hr/>
		21,268	16,772
		<hr/>	<hr/>

**9. DEFERRED INCOME**

	<b>Total 2023</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>
At 1 April 2022	-	-
Additions during the year	9,960	-
Amounts released to income	-	-
	<hr/>	<hr/>
At 31 March 2023	9,960	-
	<hr/>	<hr/>

The deferred income relates to grants for future period projects.

**10. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR**

		<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
Pension deficit liability	note 11	12,847	14,720
		<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 May 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.

# RIPON YMCA

## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

### 11. PENSION COMMITMENT (continued)

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 £284.92 from 1 May 2023. 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% (2022: 3%) The current recovery period is 6 years commencing 1 May 2023.

	Within one year	One to Two years	Two to Five years	After Five years	Total After more than one year	Total 2023
	£	£	£	£	£	£
As at 31 March 2023	2,757	2,684	7,591	2,572	12,847	15,604
As at 31 March 2022	2,720	2,606	7,370	4,744	14,720	17,440

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.

# RIPON YMCA

## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

### 12. ANALYSIS OF FUNDS

	Balance b/fwd 1 April 2022	Income	Expenditure	Transfers	Balance c/fwd 31 March 2023
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Funds	564,669	1,107,336	(208,723)	(891,334)	571,948
Revaluation Reserve	191,340	-	-	858,834	1,050,174
<i>Designated Funds:</i>					
Property Development Fund	30,500	-	-	17,500	48,000
Organisational Development Fund	-	-	-	15,000	15,000
<b>Total Unrestricted Funds</b>	<b>786,509</b>	<b>1,107,336</b>	<b>(208,723)</b>	<b>-</b>	<b>1,685,122</b>
<b>Restricted Funds</b>					
Coronavirus Community fund	3,470	-	(3,470)	-	-
Tackling Inequalities fund	2,519	-	(2,519)	-	-
Works for You project fund	16,500	-	(16,500)	-	-
Co-op local community fund	373	-	(373)	-	-
Sainsburys Neighbourly Grants	4,427	-	(1,395)	-	3,032
The National Lottery fund	4,518	-	(4,518)	-	-
YMCA ERF (TCS)	3,863	-	(2,450)	-	1,413
NYPFCC	4,749	-	(4,749)	-	-
Barclays Sported	-	500	(500)	-	-
Community Alcohol Partnership	-	199	(199)	-	-
Ripon Masonic Lodge	-	1,000	(1,000)	-	-
North Yorkshire Sports (Spark)	-	4,825	(4,825)	-	-
NYCC Early Help Get Going	-	2,000	(2,000)	-	-
BBC Children in Need	-	9,960	(8,737)	-	1,223
NYCC Locality Fund	-	5,000	-	-	5,000
<b>Total Restricted Funds</b>	<b>40,419</b>	<b>23,484</b>	<b>(53,235)</b>	<b>-</b>	<b>10,668</b>
<b>Total Funds</b>	<b>826,928</b>	<b>1,130,820</b>	<b>(261,958)</b>	<b>-</b>	<b>1,695,790</b>

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

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

Organisation Development Fund – funds for the development of the charities governance and capacity whilst working towards an incorporated structure (CIO). It's expected that additional funds will be required for this project and we are exploring options including fundraising.

## RIPON YMCA

### NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

#### 12. ANALYSIS OF FUNDS (continued)

##### 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-** funds received from Albert Hunt Trust, Sylvia and Colin Shepherd Trust, Charles and Elsie Sykes trust and The Garfield Weston Foundation for an employability project.

**Co-op Local Community fund-** funds received from the Co-op for mental health courses for the community

**Sainsburys Neighbourly Grants-** A grant to support education and provide food support for tenants and vulnerable young people in Ripon.

**The National Lottery Fund-** Funds received for the provision on a weekly drop in session for young people in Ripon.

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

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

**Barclays Sported-** Funds received to purchase football related resources to support detached youth work.

**Community Alcohol Partnership-** A grant to supply cooking equipment to support detached youth work education and healthy snacks.

**Ripon Masonic Lodge, West Riding Masonic Charities Ltd-** Funds to purchase YMCA branded clothing to wear when delivering street and community projects in Ripon.

**North Yorkshire Sports (Spark)-** A grant to fund 12 weeks of Spark, a detached youth work project in Ripon.

**NYCC Early Help Get Going-** 2 grants to fund a) 8 weeks of detached youth work Spark project. b) 8 weeks of Teen's drop in sessions in Ripon.

**BBC Children in Need-** Funding to deliver a Young Leaders programme for young people who lack opportunities to be active or to access education, skills and training.

**NYCC Locality fund-** Funds to support approximately 6 months of delivery of our Teen's drop in sessions- engaging with 12-18 year olds in Ripon to provide an environment they can talk to youth workers about a wide range of issues.

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023

12. ANALYSIS OF FUNDS (Continued)

2022

	Balance b/fwd 1 April 2021	Income	Expenditure	Transfers	Balance c/fwd 31 March 2022
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Funds	540,345	228,437	(204,113)	-	564,669
Revaluation Reserve	191,340	-	-	-	191,340
Designated Funds:					
Development Fund	30,500	-	-	-	30,500
<b>Total Unrestricted Funds</b>	<b>762,185</b>	<b>228,437</b>	<b>(204,113)</b>	<b>-</b>	<b>786,509</b>
<b>Restricted Funds</b>					
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
<b>Total Restricted Funds</b>	<b>17,224</b>	<b>55,015</b>	<b>(31,820)</b>	<b>-</b>	<b>40,419</b>
<b>Total Funds</b>	<b>779,409</b>	<b>283,452</b>	<b>(235,933)</b>	<b>-</b>	<b>826,928</b>

**RIPON YMCA**

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023**

**13. OTHER FINANCIAL COMMITMENTS**

At 31 March 2023 the charity had total commitments under non-cancellable operating leases

	2023 £	2022 £
Within one year	2,563	2,563
Within two to five years	2,683	5,246
	<hr/>	<hr/>
	5,246	7,809
	<hr/>	<hr/>

**14. RELATED PARTY TRANSACTIONS**

£4 is owing to Ripon YMCA CIO (2022 : £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.

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

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31 MARCH 2023**

Charity Number 250986

## RIPON YMCA

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**RIPON YMCA**  
**TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Charity Number</b>	250986
<b>Registered Address</b>	4-5 Water Skellgate Ripon North Yorkshire HG4 1BQ
<b>Patron</b>	Jo Ropner LL
<b>Trustees</b>	
President	Bernard Bateman MBE (deceased Feb 2023)
Chairperson	Sean McKibben
Treasurer	Anthony Pitt
Vice Chair	post currently vacant
Additional trustees:	Kari Munro Jo Thackwray Rebecca Mian Yvonne Agars (appointed 18 <sup>th</sup> May 2022) Nick Bentley (resigned 18 <sup>th</sup> May 2022) George Dickenson (resigned 18 <sup>th</sup> May 2022)
<b>Staff</b>	
Chief Executive	Lucy Downes
Housing Operations Manager	Paul Matless
Housing Support Workers	Lucy Backhouse Bryony Chiu
Community Development Manager	Jayne Shackleton
Senior Youth Worker	Bev Scaife
Finance Administrator	Imogen Moore
Youth Worker	Holly Gadd
<b>Key Management Personnel</b>	Lucy Downes
<b>Principal Bankers</b>	HSBC plc 34 Westgate, Ripon, North Yorkshire
<b>Independent Examiner</b>	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 2023 CONTINUED

The trustees present their report and financial statements for the year ended 31 March 2023. 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 basis 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 2023 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. The additional capacity of an extended team has enabled us to develop our services in Supported Housing for young adults.

Our Youth and Community work has expanded and continues to develop the range of opportunities for young people in Ripon. Several multi-year projects are now funded providing a secure base for Youth Work in the organisation.

We continue to develop provision and are working towards our 5-year strategic plan.

Our strategic plan identified 4 Goals for Ripon YMCA:

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:

	2023	2022	NHF*
<b>Business Health</b>			
Operating Margin (overall) %	4%	17%	20%
Operating Margin (social housing) %	(8%)	1%	22%
EBITDA MRI - % of interest cover	0%	0%	186%
<b>Development &amp; Capacity</b>			
New Supply – social housing units %	0%	14%	1%
New Supply – non-social housing units %	0%	0%	0%
Gearing %	(16)%	(28)%	36%
<b>Outcomes</b>			
Reinvestment %	1%	3%	6%
<b>Asset Management</b>			
Return on Capital Employed	1%	6%	3%
<b>Operating Efficiency</b>			
Headline social housing cost per unit	£11,001	£9,838	£4,230

\*figures taken from NHF report 2022

## **RIPON YMCA**

### **TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023 CONTINUED**

#### **FINANCIAL REVIEW**

The charity has made an operating surplus of £10,028 (2022: £47,519). Due to a revaluation of the buildings, the charity is showing an overall surplus of £868,862. The modest surplus was achieved through accurate financial planning and additional tracking of spend against grant income. Staffing costs have increased to deliver against project work and occupancy has been higher than expected.

#### **RESERVES POLICY**

The trustees have designated an extra £17,500 to property development fund to cover various capital projects planned.

The trustees have designated £15,000 to an organisation development fund for the charities governance and capacity whilst working towards an incorporation structure (CIO). Its expected that additional funds will be required for this project and we are exploring options including fundraising.

The total charity funds at the year-end were £1,695,790 (2022: £826,928) which includes the revaluation reserve of £1,050,174 (2022: £191,340). After removing the remaining fixed assets of £455,617 (2022: £464,952), the designated fund of £63,000 (2022: £30,500), the restricted funds of £10,668 (2022: £40,419) and the addition of the restricted creditor of £9,960, this leaves free reserves at £126,289 (2022: £99,717).

The trustees have decided that free reserves should reflect 6 months of operating costs at £130,500.

#### **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 receives Health and Safety, Governance and Legal support via professional consultants. We also look to Community First Yorkshire, NCVO and YMCA E & W for compliance and governance developments. We have 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](http://www.reachvolunteering.org.uk)

## RIPON YMCA

### TRUSTEES REPORT FOR THE YEAR ENDED 31 MARCH 2023 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 19 July 2023 and signed on their behalf by:



Sean McKibben - Chair

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

### RIPON YMCA YEAR ENDED 31 MARCH 2023

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2023 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 2023 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 2023 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 2022.

  
N Clement ACA, FCCA  
JWPCreeds LLP  
Chartered Accountants  
Genesis 5  
Church Lane  
Heslington  
York  
YO10 5DQ

19 July 2023


**RIPON YMCA**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**YEAR ENDED 31 MARCH 2023**

		Unrestricted	Restricted	Total	Total
	Note	2023 £	2023 £	2023 £	2022 £
Turnover		248,502	23,484	271,986	283,452
Operating costs	3	(208,723)	(53,235)	(261,958)	(235,933)
Operating (loss) / surplus		39,779	(29,751)	10,028	47,519
Interest receivable and similar income		-	-	-	-
Surplus/(deficit) for the year on ordinary activities		39,779	(29,751)	10,028	47,519
Gains on revaluation		858,834	-	858,834	-
<b>Total comprehensive income /(expenditure) for the year</b>		<b>898,613</b>	<b>(29,751)</b>	<b>868,862</b>	<b>47,519</b>

The above figures are derived from continuing operations.

Approved by the trustees on 19 July 2023 and signed on their behalf by:

  
 Sean McKibben - Chair

  
 Anthony Pitt - Treasurer

RIPON YMCA

STATEMENT OF CHANGES IN RESERVES  
YEAR ENDED 31 MARCH 2023

	Income and Expenditure £	Designated Funds £	Revaluation Reserve £	Restricted Funds £	Total £
As at 1 April 2022	564,669	30,500	191,340	40,419	826,928
Transfer	(32,500)	32,500		-	-
Revaluation Transfer	(858,834)	-	858,834	-	-
Total comprehensive income for the period	898,613	-	-	(29,751)	868,862
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
As at 31 March 2023	571,948	63,000	1,050,174	10,668	1,695,790
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

-----2022-----

	Income and Expenditure £	Designated Funds £	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/>

**RIPON YMCA**  
**STATEMENT OF FINANCIAL POSITION**  
**YEAR ENDED 31 MARCH 2023**

	Note	2023 £	2022 £
<b>Tangible fixed assets</b>	6	1,505,791	656,292
<b>Current assets</b>			
Debtors and prepayments	7	3,692	23,895
Cash at bank and in hand		220,422	178,233
		<hr/>	<hr/>
		224,114	202,128
Creditors: Amounts falling due within one year	8	(21,268)	(16,772)
		<hr/>	<hr/>
<b>Net current assets</b>		202,846	185,356
Creditors: amounts falling due after one year			
Defined benefit pension liability	10	(12,847)	(14,720)
		<hr/>	<hr/>
<b>Total net assets</b>		1,695,790	826,928
		<hr/> <hr/>	<hr/> <hr/>
<b>Reserves</b>			
Income and expenditure reserve		571,948	564,669
Designated development fund		48,000	30,500
Designated CIO fund		15,000	-
Revaluation reserve	12	1,050,174	191,340
Restricted Funds		10,668	40,419
		<hr/>	<hr/>
<b>Total reserves</b>		1,695,790	826,928
		<hr/> <hr/>	<hr/> <hr/>

The financial statements were approved and authorised for issue by the trustees on 19 July 2023 and signed on their behalf by:

  
 Sean McKibben - Chair

  
 Anthony Pitt – Treasurer

The notes on pages Page 11 to Page 21 form part of these accounts.

**RIPON YMCA**

**STATEMENT OF CASH FLOWS  
YEAR ENDED 31 MARCH 2023**

	Note	2023 £	2022 £
<b>Net cash generated from operating activities</b>	1	<b>43,205</b>	<b>10,757</b>
<b>Cash flow from investing activities</b>			
Payments to acquire tangible fixed assets		(1,016)	(5,586)
Interest received		-	-
		<hr/>	<hr/>
<b>Net cash flow from investing activities</b>		<b>(1,016)</b>	<b>(5,586)</b>
<b>Net change in cash and cash equivalents</b>		<b>42,189</b>	<b>5,171</b>
Cash and cash equivalents at 31 March 2022		178,233	173,062
		<hr/>	<hr/>
Cash and cash equivalents at 31 March 2023		220,422	178,233
		<hr/> <hr/>	<hr/> <hr/>

**Notes to the statement of cash flows**

	2023 £	2022 £
<b>1. Net cash generated from operating activities</b>		
Operating surplus for the year	10,028	47,519
Interest received	-	-
Depreciation and loss on disposal	10,351	11,311
Decrease/(increase) in debtors	20,203	(5,837)
(Decrease)/increase in creditors	2,623	(42,236)
	<hr/>	<hr/>
<b>Net cash flow from operating activities</b>	<b>43,205</b>	<b>10,757</b>
	<hr/> <hr/>	<hr/> <hr/>

**RIPON YMCA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023**

**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 2022. 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 value 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

**Revaluation Policy**

The trustees have decided to obtain a commercial revaluation of the property every 3 years and to request a professional review of the valuation on an annual basis.

**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 2023**

#### **1. ACCOUNTING POLICIES (continued)**

##### **Grants**

Income from donations and grants, including capital grants, are included in income when these are receivable, except as follows:

- When donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in income until the pre-conditions for use have been met.

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in income of restricted funds when receivable.

##### **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 £2,757 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 £650 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 2023**

<b>2. SOCIAL HOUSING TURNOVER AND COSTS</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Social housing lettings	220,525	188,440
Service charges receivable	3,593	2,281
Revenue grants receivable (JRS)	-	646
Restricted grants receivable	-	26,240
	<hr/>	<hr/>
Total turnover from social housing lettings	224,118	217,607
Social housing activity expenditure	(242,012)	(216,425)
	<hr/>	<hr/>
Operating surplus from social housing activities	(17,894)	1,182
	<hr/>	<hr/>

**3. OPERATING COSTS 2023**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<b>2023</b>	<b>2023</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Staff costs	129,689	35,611	165,300
Facilities management	62,925	10,170	73,095
Administration costs	14,613	7,454	22,067
Pension fund deficit	1,496	-	1,496
	<hr/>	<hr/>	<hr/>
	208,723	53,235	261,958
	<hr/>	<hr/>	<hr/>
Housing expenditure	208,723	33,289	242,012
Non-housing expenditure	-	19,946	19,946
	<hr/>	<hr/>	<hr/>
	208,723	53,235	261,958
	<hr/>	<hr/>	<hr/>

Included in administration costs is the independent examination fee of £2,178 (2022: £2,130).

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023

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 2023**

**4. STAFF COSTS**

	2023 £	2022 £
Wages and salaries	148,726	115,570
Social Security	8,768	5,488
Pension	3,261	2,254
Pension fund deficit	1,496	2,305
Other costs	4,545	11,247
	<hr/>	<hr/>
Total staff costs	166,796	136,864
	<hr/>	<hr/>
Average number of employees (FTE)	4.97	4.35
	<hr/>	<hr/>
Average number of employees	8	7
	<hr/>	<hr/>

FTE is based upon 37 hours per week.

There are no employees who received more than £60,000 as their employee package. (2022: no employees)

**5. TRUSTEES AND KEY MANAGEMENT PERSONNEL REMUNERATION**

The total remuneration for key management personnel amounted to £34,475 (2022: £33,176).

The chief executive is a member of a workplace NEST pension scheme; £731 (2022: £766) in pension contributions were made on behalf of the chief executive.

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023

6. TANGIBLE FIXED ASSETS

	Freehold Land £	Housing property £	Hall Area £	Housing furniture & equipment £	Hall area improve- ments £	Hall area furniture & equip £	Total £
<b>Cost/valuation</b>							
As at 31 March 2022	92,800	474,079	169,067	137,098	4,981	37,634	915,659
Additions	-	-	-	1,016	-	-	1,016
Disposals	-	-	-	(1,071)	-	-	(1,071)
Revaluation	-	625,921	130,933	-	(4,981)	-	751,873
As at 31 March 2023	92,800	1,100,000	300,000	137,043	-	37,634	1,667,477
<b>Depreciation</b>							
As at 31 March 2022	-	67,053	29,587	121,485	4,448	36,794	259,367
Depreciation charge	-	4,863	956	3,867	53	210	9,949
Depreciation on disposal	-	-	-	(670)	-	-	(670)
Depreciation eliminated On revaluation	-	(71,916)	(30,543)	-	(4,501)	-	(106,960)
As at 31 March 2023	-	-	-	124,682	-	37,004	161,686
<b>Net book value</b>							
as at 31 March 2023	92,800	1,100,000	300,000	12,361	-	630	1,505,791
<b>Net Book value</b>							
as at 31 March 2022	92,800	407,026	139,480	15,613	533	840	656,292

The class of fixed assets, buildings, were revalued on 29 March 2023 by an independent valuation firm to show them at fair value, the original cost was £349,826. Hall area improvements are included in the revaluation of the Hall area.

7. DEBTORS AND PREPAYMENTS

	2023 £	2022 £
Gross social housing rent owed	2,501	10,754
Other debtors	100	13,141
Prepayments	1,091	-
	3,692	23,895

**RIPON YMCA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023**

<b>8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
Trade creditors		1,250	4,039
Other creditors		4	4
Other taxation and social security		4,078	491
Accruals		3,219	9,518
Pension deficit liability	note 11	2,757	2,720
Deferred income	note 9	9,960	-
		<hr/>	<hr/>
		21,268	16,772
		<hr/>	<hr/>

**9. DEFERRED INCOME**

	<b>Total 2023</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>
At 1 April 2022	-	-
Additions during the year	9,960	-
Amounts released to income	-	-
	<hr/>	<hr/>
At 31 March 2023	9,960	-
	<hr/>	<hr/>

The deferred income relates to grants for future period projects.

**10. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR**

		<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
Pension deficit liability	note 11	12,847	14,720
		<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 May 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.

# RIPON YMCA

## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

### 11. PENSION COMMITMENT (continued)

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 £284.92 from 1 May 2023. 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% (2022: 3%) The current recovery period is 6 years commencing 1 May 2023.

	Within one year	One to Two years	Two to Five years	After Five years	Total After more than one year	Total 2023
	£	£	£	£	£	£
As at 31 March 2023	2,757	2,684	7,591	2,572	12,847	15,604
As at 31 March 2022	2,720	2,606	7,370	4,744	14,720	17,440

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.

# RIPON YMCA

## NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

### 12. ANALYSIS OF FUNDS

	Balance b/fwd 1 April 2022	Income	Expenditure	Transfers	Balance c/fwd 31 March 2023
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Funds	564,669	1,107,336	(208,723)	(891,334)	571,948
Revaluation Reserve	191,340	-	-	858,834	1,050,174
<i>Designated Funds:</i>					
Property Development Fund	30,500	-	-	17,500	48,000
Organisational Development Fund	-	-	-	15,000	15,000
<b>Total Unrestricted Funds</b>	<b>786,509</b>	<b>1,107,336</b>	<b>(208,723)</b>	<b>-</b>	<b>1,685,122</b>
<b>Restricted Funds</b>					
Coronavirus Community fund	3,470	-	(3,470)	-	-
Tackling Inequalities fund	2,519	-	(2,519)	-	-
Works for You project fund	16,500	-	(16,500)	-	-
Co-op local community fund	373	-	(373)	-	-
Sainsburys Neighbourly Grants	4,427	-	(1,395)	-	3,032
The National Lottery fund	4,518	-	(4,518)	-	-
YMCA ERF (TCS)	3,863	-	(2,450)	-	1,413
NYPFCC	4,749	-	(4,749)	-	-
Barclays Sported	-	500	(500)	-	-
Community Alcohol Partnership	-	199	(199)	-	-
Ripon Masonic Lodge	-	1,000	(1,000)	-	-
North Yorkshire Sports (Spark)	-	4,825	(4,825)	-	-
NYCC Early Help Get Going	-	2,000	(2,000)	-	-
BBC Children in Need	-	9,960	(8,737)	-	1,223
NYCC Locality Fund	-	5,000	-	-	5,000
<b>Total Restricted Funds</b>	<b>40,419</b>	<b>23,484</b>	<b>(53,235)</b>	<b>-</b>	<b>10,668</b>
<b>Total Funds</b>	<b>826,928</b>	<b>1,130,820</b>	<b>(261,958)</b>	<b>-</b>	<b>1,695,790</b>

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

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

Organisation Development Fund – funds for the development of the charities governance and capacity whilst working towards an incorporated structure (CIO). It's expected that additional funds will be required for this project and we are exploring options including fundraising.

## RIPON YMCA

### NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

#### 12. ANALYSIS OF FUNDS (continued)

##### 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-** funds received from Albert Hunt Trust, Sylvia and Colin Shepherd Trust, Charles and Elsie Sykes trust and The Garfield Weston Foundation for an employability project.

**Co-op Local Community fund-** funds received from the Co-op for mental health courses for the community

**Sainsburys Neighbourly Grants-** A grant to support education and provide food support for tenants and vulnerable young people in Ripon.

**The National Lottery Fund-** Funds received for the provision on a weekly drop in session for young people in Ripon.

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

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

**Barclays Sported-** Funds received to purchase football related resources to support detached youth work.

**Community Alcohol Partnership-** A grant to supply cooking equipment to support detached youth work education and healthy snacks.

**Ripon Masonic Lodge, West Riding Masonic Charities Ltd-** Funds to purchase YMCA branded clothing to wear when delivering street and community projects in Ripon.

**North Yorkshire Sports (Spark)-** A grant to fund 12 weeks of Spark, a detached youth work project in Ripon.

**NYCC Early Help Get Going-** 2 grants to fund a) 8 weeks of detached youth work Spark project. b) 8 weeks of Teen's drop in sessions in Ripon.

**BBC Children in Need-** Funding to deliver a Young Leaders programme for young people who lack opportunities to be active or to access education, skills and training.

**NYCC Locality fund-** Funds to support approximately 6 months of delivery of our Teen's drop in sessions- engaging with 12-18 year olds in Ripon to provide an environment they can talk to youth workers about a wide range of issues.

RIPON YMCA

NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023

12. ANALYSIS OF FUNDS (Continued)

2022

	Balance b/fwd 1 April 2021	Income	Expenditure	Transfers	Balance c/fwd 31 March 2022
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Funds	540,345	228,437	(204,113)	-	564,669
Revaluation Reserve	191,340	-	-	-	191,340
Designated Funds:					
Development Fund	30,500	-	-	-	30,500
<b>Total Unrestricted Funds</b>	<b>762,185</b>	<b>228,437</b>	<b>(204,113)</b>	<b>-</b>	<b>786,509</b>
<b>Restricted Funds</b>					
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
<b>Total Restricted Funds</b>	<b>17,224</b>	<b>55,015</b>	<b>(31,820)</b>	<b>-</b>	<b>40,419</b>
<b>Total Funds</b>	<b>779,409</b>	<b>283,452</b>	<b>(235,933)</b>	<b>-</b>	<b>826,928</b>

**RIPON YMCA**

**NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2023**

**13. OTHER FINANCIAL COMMITMENTS**

At 31 March 2023 the charity had total commitments under non-cancellable operating leases

	2023 £	2022 £
Within one year	2,563	2,563
Within two to five years	2,683	5,246
	<hr/>	<hr/>
	5,246	7,809
	<hr/>	<hr/>

**14. RELATED PARTY TRANSACTIONS**

£4 is owing to Ripon YMCA CIO (2022 : £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.