

Charity registration number 1000601 (England and Wales)

Company registration number 02534811

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025



BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

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BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

Objectives and activities

Our mission remains clear and unwavering:

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

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

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

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

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

Environmental Policy

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

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

Diversity policy

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

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

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Significant activities and achievements against objectives

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

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

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

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

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

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

Facilities and Accommodation

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

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

The aims of this provision are twofold:

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

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Partnerships

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

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

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

Personal Development and Support

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

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

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

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

Partnerships and Specialist Support

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Controlled Drinking Environment (CDE)

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

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

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

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

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

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

Rough Sleeper Initiative (RSI)

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

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

Innovation: Triage Service

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

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

Move-On Accommodation

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

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Waterways Programme

Revenue and Sustainability

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

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

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

Challenges of the Last 12 Months

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

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

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

Building Resilience

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

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

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

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

Financial Review

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Reserves policy

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

Financial Risk Management

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

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

Plans for future periods

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

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

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

Going Concern

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

Structure, governance and management

Governing document

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

Mr P Hanson

Mr V Hessey

(Resigned 27 March 2025)

Mr M Huston

Ms S Nicholas

Mr E Decorte

Mr K Greenop

Councillor A C Hodson

Mr R J Leslie

(Appointed 28 March 2025)

Mr N Young

Mr A P McKeon

(Appointed 5 June 2025)

Recruitment and appointment of new trustees

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

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

Organisational structure

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

Currently, there are two sub-committees covering:

- Housing, Finance & Audit
- Human Resources

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

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

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

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

Induction and training of new trustees

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Key management remuneration

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

Disclosure of information to auditor

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

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

Simon Nicholas

Ms S Nicholas

Trustee

Date: *17.11.2025*

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

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

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

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

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

Auditor's responsibilities for the audit of the financial statements

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

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

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

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

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

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

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

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

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

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

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

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

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

Use of our report

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION



Helen Furlong FCCA (Senior Statutory Auditor)

For and on behalf of Xeinadin Audit Limited, Statutory Auditor

Accountants

46 Hamilton Square

Birkenhead

Wirral

Merseyside

CH41 5AR

Date: 27.11.25

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

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

All income and expenditure derive from continuing activities.

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2025

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

The financial statements were approved by the trustees on

Susan Nicholas

Ms S Nicholas
Trustee

Company registration number 02534811 (England and Wales)

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

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

1.1 Basis of preparation

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

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

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

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

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

1.6 Tangible fixed assets

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

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

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

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

1.7 Impairment of fixed assets

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

1.8 Stocks

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

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

1.9 Cash and cash equivalents

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

1.10 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.11 Taxation

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

1.12 Employee benefits

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.13 Retirement benefits

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

1.14 Leases

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

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

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

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

4 Income from charitable activities

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities (Continued)

Performance related grants analysis

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

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	2,934	3,523
	<u>2,934</u>	<u>3,523</u>

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	11,333	17,480
	<u>11,333</u>	<u>17,480</u>

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Expenditure on charitable activities

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Support costs allocated to activities

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

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

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	6,000	6,000
Depreciation of owned tangible fixed assets	135,078	135,191
	<u>141,078</u>	<u>141,191</u>

10 Trustees

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

11 Employees

The average monthly number of employees during the year was:

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

Employment costs

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

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

	2025 Number	2024 Number
60,001 - 70,000	<u>1</u>	<u>1</u>

Remuneration of key management personnel

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

12 Taxation

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

13 Tangible fixed assets

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

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

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

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

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

14 Stocks

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Debtors

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

16 Finance lease obligations

Future minimum lease payments due under finance leases:

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

17 Creditors: amounts falling due within one year

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

18 Creditors: amounts falling due after more than one year

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Deferred income

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

Deferred income is included in the financial statements as follows:

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

20 Retirement benefit schemes

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Restricted funds

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Restricted funds (Continued)

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Restricted funds

(Continued)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22 Unrestricted funds

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	1,881,497	1,840,380	(1,781,602)	1,940,275
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	1,767,199	1,757,635	(1,643,337)	1,881,497

23 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	3,641,925	236,891	3,878,816
Current assets/(liabilities)	114,255	-	114,255
Long term liabilities	(1,815,905)	-	(1,815,905)
	<u>1,940,275</u>	<u>236,891</u>	<u>2,177,166</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	3,730,379	241,709	3,972,088
Current assets/(liabilities)	101,558	-	101,558
Long term liabilities	(1,950,440)	-	(1,950,440)
	<u>1,881,497</u>	<u>241,709</u>	<u>2,123,206</u>

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

24 Operating lease commitments

Lessee

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

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

25 Related party transactions

Transactions with related parties

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

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

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

BIRKENHEAD YOUNG MEN'S CHRISTIAN ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

27 Analysis of changes in net (debt)/funds

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